

dental HMO plans

Chevron offers health maintenance organization (HMO) dental plan options. With an HMO, you must visit a provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). HMOs are not available in all areas and the plan choices vary based on your zip code. The Benefits Connection enrollment website will indicate if a Dental HMO Plan is available in your area.

Chevron has selected a new claims administrator for our dental HMO plans. Effective January 1, 2017:

- **Chevron Dental HMO Plan - United Concordia (UCCI).** UCCI is replaced by **DeltaCare USA (DeltaCare).**
- **Chevron Dental HMO Plan — Cigna Dental.** Cigna is replaced by **DeltaCare USA (DeltaCare).**

UCCI and Cigna will continue to be the claims administrator for their respective Dental HMO Plan for the remainder of 2016 (see *Orthodontic treatment in progress* section for exceptions). This section will describe what you need to know about your Dental HMO Plan because of the move to Delta, including what you'll need to know during the transition and how to access your benefits starting in January.

do I need to enroll?

If you are **not currently enrolled in a Chevron dental plan** and want coverage in 2017, you need to make an enrollment election during the upcoming open enrollment period, October 17 through October 28, 2016. If you are **currently enrolled in either of the Chevron Dental HMO plans**, your coverage will automatically continue on January 1, 2017, as long as it's still available in your zip code. You do not have to make an enrollment election during open enrollment, unless you want to make a change to your coverage. If you are currently enrolled in the Chevron Dental PPO Plan and you want to change your coverage to the Dental HMO Plan — if available in your area — you'll need to make an election during open enrollment.

eligibility rules

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

monthly employee premium

The monthly employee premium for the Dental HMO Plan effective January 1, 2017 is as follows:

Chevron Dental HMO Plan

2017 Monthly Employee Premium

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

new provider network

With an HMO you must visit a provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). If your provider is not in the network, you will need to change providers or choose a new dental plan option to ensure that your dental services continue to be covered. With a new claims administrator comes a new provider network.

Primary care dentist

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.

You must select a DeltaCare USA network dentist in order to access benefits under the Dental HMO Plan. If you are enrolled in the Dental HMO Plan, you will be auto assigned to a primary care dentist, when applicable, by DeltaCare. Prior to January 1, you will receive a confirmation in the mail containing your primary care dentist name, your Enrollee ID, and ID card and a description of your benefits from DeltaCare. This package will also provide instructions about how you can change the primary care dentist auto assigned to you. Be sure you take action right away if you want to change to another DeltaCare USA network primary care dentist.

get your dental preventive care in 2017, save money on your 2018 dental HMO plan premium

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 HMO Plan already covers at least **two** preventive dental cleanings per year, one per six month period; that will continue in 2017. Covered preventive dental services are 100 percent paid by your plan, with no annual maximum, deductible or copayment when you use a network provider.

If you are enrolled in the Chevron 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 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.

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

Do I need to find a new dentist?

With an HMO you must visit a provider in the HMO's network, otherwise your services aren't covered (except for certain emergency situations). If your provider is not in the network, you will need to change providers or choose a new dental plan option to ensure that your dental services continue to be covered. In addition, the Dental HMO Plan requires you to receive services from a DeltaCare USA primary care dentist. A primary care dentist will be automatically assigned to you, but if you want to change dentists, be sure to do so before you schedule an appointment. (See Page 75.)

new dental ID cards and enrollee ID

You don't need an ID card to receive services, but a DeltaCare USA card for the Dental HMO Plan will be mailed to you prior to January 1. Just tell your dental office that you're covered by DeltaCare USA 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.

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. DeltaCare will mail a letter to you prior to January 1 that contains your Enrollee ID and ID card, among other useful information.

orthodontic treatment in progress

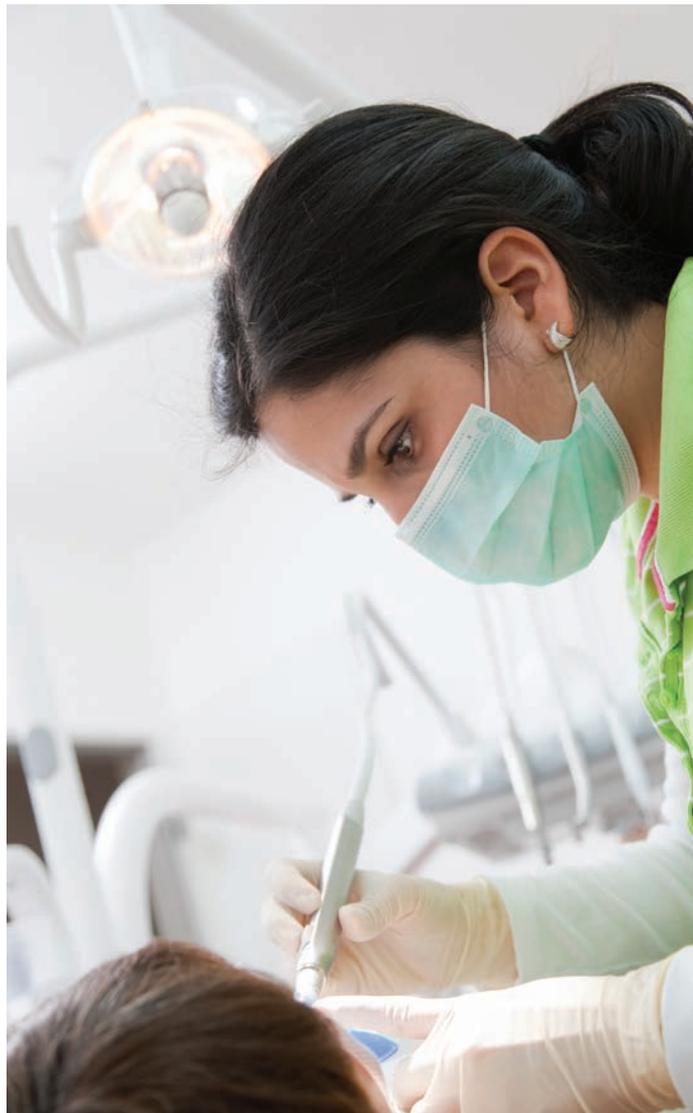
The Dental HMO Plan is a health maintenance organization (HMO) dental plan option, so you must visit a provider in the HMO's network, otherwise your services aren't covered. If you or an enrolled dependent has started orthodontic treatment under the UCCI or Cigna Dental plan, you may be able to continue that coverage when you switch to the DeltaCare Dental HMO Plan in 2017. Through a provision called **orthodontic treatment in progress**, your DeltaCare plan allows you to continue treatment you started under your previous dental plan. You can visit the same orthodontist and have the same coverage and copayments as your previous plan. You pay the same amount that you would have paid under your previous coverage, as long as you remain eligible for coverage under your DeltaCare plan.

If you started orthodontic treatment in 2016 (or earlier) under your previous UCCI or Cigna dental plan, and if banding has taken place, you are eligible for continuous orthodontic coverage under your DeltaCare USA Dental HMO Plan and may continue to visit the same orthodontist. If banding has not occurred, you are not eligible for continuous orthodontic coverage. In that case, orthodontic treatment must be provided by a DeltaCare network orthodontist in accordance with the copayments, limitations and exclusions defined in your DeltaCare USA Dental HMO Plan.

You must sign up between January 1 and January 31, 2017 to receive this continuous orthodontic coverage. Go to hr2.chevron.com or the DeltaCare website to download the **Continuous Orthodontic Coverage Form** and a **claim form**. Please have your treating orthodontist complete and submit both forms by January 31, 2017. DeltaCare will coordinate benefits as necessary with your orthodontist.

For all other treatments, payment of claims for service depends on the service date:

- If the service date was prior to January 1, 2017, your UCCI or Cigna coverage will continue to pay for claims pertaining to the service, according to the UCCI or Cigna copayment and fee schedules.
- For service dates starting on or after January 1, 2017, Delta Dental Insurance Company will become the claims administrator and the DeltaCare USA network, copayment and fee schedules will apply.



deltacare website and mobile app

DeltaCare provides three ways for you to stay on top of your dental benefit: visit the website from your computer, access the mobile-optimized website via 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.

How to register

You can go to the DeltaCare website starting today to search for a provider dentist and view general information about your Dental HMO 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 the Enrollee ID mailed to you from DeltaCare USA. You'll get to setup your own username and password as part of the registration process.



Find a provider

Go to hr2.chevron.com to find dentists in the DeltaCare USA network to help you make your dental plan enrollment choices in October.