



your health

# 2018 health benefit changes for expatriates on assignment in the U.S.

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October 12, 2017

Expatriates on assignment in the U.S.



**Do you need to add or remove a dependent from your Global Choice Plan (Expatriates in the U.S.) or your Chevron Dental Plan coverage for 2018?** If you need to update your coverage, act between October 16 and October 27, 2017. If you do not need to update your coverage, no action is required from you.

Open enrollment is **October 16 through October 27, 2017**. Open enrollment is your annual opportunity to review your 2018 health benefits and make a change. If you miss the deadline, you generally can't make any changes until the open enrollment period next year. However, you can make changes to certain benefits outside of the open enrollment period if it's within the 31-day deadline after a qualifying life event, such as a marriage or birth.

It's not time to act yet. This email provides information about changes to your health benefits for 2018. Please review the information carefully and save this email for your records.

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## 2017 health benefit updates

All changes described below are effective **January 1, 2018**.



### Global Choice Plan (Expatriates in the U.S.)

The Global Choice Plan (Expatriates in the U.S.) is the only medical plan option available to you while you're on an expatriate assignment. There are no changes to your medical, prescription drug or basic vision coverage for 2018.



### Chevron Dental Plan

The Chevron Dental Plan is a preferred provider organization (PPO) dental plan. Delta Dental of California (Delta Dental) is the claims administrator. There are changes to this plan effective January 1, 2018. [Read about the changes here.](#)



### **Mental Health and Substance Abuse (MHSA) Plan**

The MHSA Plan, administered by Beacon Health Options, provides confidential support for a wide range of personal issues — from everyday challenges to more serious problems. You and your covered dependents have access to support services 24 hours a day for a variety of concerns such as: depression, stress and anxiety, parenting and family problems or relationship difficulties. Effective January 1, 2018, the MHSA Plan now provides coverage for Applied Behavior Analysis (ABA) treatment for those diagnosed with autism or pervasive development disorder (PDD). [Read about ABA coverage here.](#)

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## **how to update your benefits for 2018**

If you need to update your Global Choice Plan or Chevron Dental Plan coverage for 2018, you can make your update **October 16** through **October 27, 2018**. You'll make updates on the Benefits Connection website or by calling the HR Service Center; your expatriate counselor cannot make benefit coverage updates for you. Changes you make October 16 through October 27, 2017 take effect January 1, 2018.



#### **online**

Go to the [Benefits Connection](#) enrollment website starting **October 16**.



#### **by phone**

Please note the HR Service Center cannot take your 2018 benefit updates until October 16.

- 1-888-825-5247
- 6 a.m. to 5 p.m. Pacific time (8 a.m. to 7 p.m. Central time)
- Monday through Friday (except on holidays)

The information in this communication applies to expatriates on assignment in the U.S. 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.