

dental PPO plan effective january 1, 2018

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Update to the summary plan descriptions (SPD) All changes described in this SMM are effective January 1, 2018 unless otherwise indicated.

The enclosed information 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. You can access the summary plan descriptions for your benefits at **hr2.chevron.com** or by calling the HR Service Center at **1-888-825-5247**.

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.

dental PPO plan

The **Chevron Dental PPO Plan** Plan is a preferred provider organization (PPO) dental plan. Delta Dental of California (Delta Dental) is the claims administrator. The Dental PPO Plan changes described below will take effect January 1, 2018.

dental PPO plan changes

The following x-ray limitations have been changed to align with FDA and ADA guidelines on radiation exposure:

- Bitewing x-rays
 - To age 18, **two** per calendar year.
 - Over age 18, one in a calendar year.
- · Full mouth x-rays
 - **One** in 60 months, combine with panoramic x-rays.
- · Panoramic x-rays
 - One in 60 months, combine with full mouth x-rays.

Other plan changes include:

- **Debridement**, one per lifetime.
- Root canal re-treatment, one in 24 months.
- Pulpal therapy, covered on primary teeth, with no age limitations. Pulpal therapy is not covered on permanent teeth.
- The previous coverage exclusion for dental implants that replace natural teeth lost while not covered under the Chevron Dental PPO Plan has been removed.
- Oral pathology laboratory (labs and tests), covered as a diagnostic service.