



increase to cost share for major dental care services dental PPO plan effective january 1, 2022

Update to the summary plan descriptions (SPD)

Changes described in this SMM are effective as of January 1, 2022.

The enclosed information serves as an official summary of material modification (SMM) for the **Dental PPO Plan**. 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 hr2.chevron.com/retiree) or by calling the HR Service Center at 1-888-825-5247.

major dental care coinsurance

Effective January 1, 2022, the cost share percentage for covered major dental care services under the Chevron Dental PPO Plan will change as follows:

- **Network coverage:** The plan pays 60 percent of contracted fees with no deductible.*
- **Out-of-network coverage:** The plan pays 60 percent of Delta's program allowance after you pay the deductible*. You pay the difference between your dentist's fees and the program allowance.

* **Nonsurgical treatment of temporomandibular joint dysfunction (TMJ), including Occlusal guards:** For covered temporomandibular joint dysfunction (TMJ) treatment, the out-of-network coverage also pays 60 percent of Delta's program allowance, but there is no deductible required for this coverage. In addition, nonsurgical treatment of TMJ has a lifetime benefit maximum of \$750 for covered network or out-of-network benefits, per covered member of your household. These benefits aren't counted when determining if the plan's deductibles or annual maximums have been reached.

There is no change to the kinds of major dental care covered, including dental implants, cast restorations, prosthodontics and nonsurgical treatment of temporomandibular joint dysfunction (TMJ), including Occlusal guards.



If you have questions regarding coverage for major dental care services or your personal situation, contact Delta Dental at 1-800-228-0513 (415-972-8300 outside the U.S.)

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