



# increase to orthodontic care lifetime maximum 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](http://hr2.chevron.com) (or [hr2.chevron.com/retiree](http://hr2.chevron.com/retiree)) or by calling the HR Service Center at 1-888-825-5247.

## orthodontic care lifetime maximum

The **orthodontic care lifetime maximum** under the Chevron Dental PPO Plan will increase for network benefits. The orthodontic care lifetime maximum for out-of-network benefits has not changed.

Effective **January 1, 2022** the orthodontic care lifetime maximum is as follows:

- **Network coverage:** There is a lifetime benefit maximum of \$2,000 per plan member.
- **Out-of-network coverage:** There is a lifetime benefit maximum of \$1,000 per plan member.

There is no change to the specific services covered or the Chevron Dental PPO Plan's coinsurance rates and other applicable plan rules. In addition:

- Covered services previously accumulated toward the \$1,500 network lifetime maximum under the plan(s) prior to January 1, 2022 count toward the increased \$2,000 network lifetime maximum.
- Covered services incurred prior to January 1, 2022 and after a participant previously reached the \$1,500 network lifetime maximum cannot be retroactively applied to the new \$2,000 network lifetime maximum.

### Reminder

Any *network* orthodontia benefits you use count toward your maximum *out-of-network* orthodontia benefits. Similarly, any *out-of-network* orthodontia benefits you use count toward your maximum *network* orthodontia benefits.

For example, if a plan member has received \$500 in benefits for orthodontic care under network coverage and \$500 under out-of-network coverage, no further **out-of-network** orthodontia benefits are payable for that individual, because the \$1,000 lifetime benefit maximum has been reached. However, that individual could qualify for another \$1,000 in orthodontic care benefits under the plan's network coverage — bringing total paid benefits up to the \$2,000 lifetime *network* coverage benefit maximum.



If you have questions regarding orthodontia coverage or your personal situation, contact Delta Dental at 1-800-228-0513 (415-972-8300 outside 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*

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