



annual deductible dental PPO plan effective january 1, 2023

Update to the summary plan description (SPD)
All changes described in this SMM are effective January 1, 2023.


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 hr2.chevron.com/retiree) or by calling the HR Service Center at **1-888-825-5247**.

annual deductible

If you choose to go to an **out-of-network provider**, you must pay required deductible before plan benefits can be paid for **Basic and Major Dental Care**. No deductible is required for **Preventive and Diagnostic Care, Orthodontic Care, or Non-Surgical TMJ** out-of-network services. You're also required to pay any difference between your dentist's charge and the plan's reimbursement, which is based on the dental allowance charges. (This is often referred to as *balanced billing*.)

Effective **January 1, 2023**, the annual deductible for the Dental PPO for covered services received from an **out-of-network provider** will be streamlined, as indicated below.

Annual Deductible for Basic and Major Dental Care services

	Coverage Category	Network	Out-of-network
	You Only	\$0	\$100
	You + One Adult*	No deductible for	\$200
	You + Child(ren)*	network covered	\$200
	You + Family*	services.	\$200 (↓ \$100)

Each covered individual has a maximum deductible equal to the **You Only amount.*

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. Oral statements about plan benefits are not binding on Chevron or the applicable plan. There are no vested rights with respect to Chevron health and welfare plans or any company contributions towards the cost of such health and welfare 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..