

# dental

## your chevron choices

If you're eligible for health benefits, you can enroll and start to participate in Chevron coverage on **October 1, 2021**. Chevron provides you with access to up to two dental plan options:

- **Dental PPO Plan**
- **Dental HMO Plan** (availability varies based on your zip code)

All plans help you pay for diagnostic, preventive, basic restorative and major dental care up to the plan's benefit maximums. Both plans include routine preventive cleanings and x-rays (bitewings) for you and your dependents each

year that are 100 percent paid by the plan with no deductible and no co-payment when you visit a network provider.

### Get your annual cleaning, avoid the dental surcharge

Healthy teeth support a healthy heart and body. That's why Chevron encourages you to receive at least one preventive dental cleaning between January 1 and December 31 of each year. If you do not participate in this preventive care measure in the *current* year, you will pay \$120 more for your dental premium in the *next* year. There is a grace period for the dental surcharge for legacy Noble employees during your transition to Chevron benefits. (See page 15 for more.)

### dental PPO plan with delta dental

You can see any dentist you choose but using at least a **Delta Dental Premier®** network provider saves you money directly by reducing your out-of-pocket costs. Use a **Delta Dental PPO<sup>SM</sup>** network provider to get the greatest savings on your covered dental services.

Coverage level	Monthly cost (without dental surcharge)	Deductible	
		Network	Out-of-network
You only	\$31.00	No deductible	\$100
You + one adult	\$61.90	No deductible	\$200 per person
You + child(ren)	\$52.70	No deductible	\$200 per person
You + family	\$83.60	No deductible	\$300 per person

### dental HMO plan with deltacare USA

With an HMO you must visit a provider in the DeltaCare USA network, otherwise your services aren't covered (except for certain emergency situations). In addition, you must visit your selected **DeltaCare USA primary care dentist** to receive benefits under your Dental HMO Plan. Most services not performed by your primary care dentist must be authorized by DeltaCare. Learn more about the primary care dentist on [hr2.chevron.com/noble](https://hr2.chevron.com/noble).

Coverage level	Monthly cost (without dental surcharge)	Deductible
You only	\$5.50	No deductible
You + one adult	\$11.10	
You + child(ren)	\$9.40	
You + family	\$15.00	



### features, details, surcharge, phone numbers and more

Research plan features and phone numbers, additional details about the surcharge, deductibles and out-of-pocket maximums, and more on [hr2.chevron.com/noble](https://hr2.chevron.com/noble).

## what happens to your noble coverage

- Final premium deductions for your Noble dental coverage will be taken on your last Noble paycheck, **October 8, 2021**. Premiums for your Chevron coverage will begin on subsequent Chevron paychecks after you enroll.
- Your Noble dental coverage, if enrolled, automatically ends on **September 30, 2021**.
- Your Noble dental deductible does not transfer to Chevron dental coverage. If you enroll, any applicable **deductible** and **benefit maximums** under your Chevron dental plan will apply for the remainder of 2021.



## dental coverage transition checklist

- ☐ If you want to participate in Chevron coverage for the remainder of 2021, you must enroll **October 1–October 31, 2021**. Coverage is *not* automatic.
- ☐ If you enroll dependent(s) in Chevron dental coverage, you will be required to complete the **dependent verification process** within **60 days** of enrolling. Gather your verification documents in advance to prepare. See page 8 for more.
- ☐ Outstanding claims for reimbursement of eligible services that occurred on or before **September 30, 2021**, should be filed directly with Cigna according to your Noble plan's established procedures and deadlines.
- ☐ For participants with a **qualifying orthodontia treatment in progress** you may be able to continue the treatment you started under your Noble dental plan. For all other treatments, there are no treatment in progress provisions. If you need to arrange for treatment in progress, you'll need to apply for it starting **October 1**. See page 16 for more.
- ☐ With new claims administrators in 2021 for your dental coverage, we know it's important that you know if your current provider is a part of the network. Go to **hr2.chevron.com/noble** for web links, phone numbers and instructions that make it easier to verify the status of your current provider and find a new one if necessary.
- ☐ There is grace period for the **dental surcharge** during your transition to Chevron benefits. The surcharge will not be applied to your 2021 and 2022 Chevron dental premiums. You are not required to get a cleaning in 2021; however, you will be expected to receive a cleaning between January 1 and December 31, 2022, to avoid the surcharge to your Chevron dental premiums in 2023.



## orthodontia treatment in progress

For participants with a qualifying orthodontia treatment in progress on October 1, 2021, you may be able to continue the treatment you started under your previous dental plan. For all other treatments, there are no treatment in progress provisions.

### dental PPO plan

The Dental PPO Plan, administered by **Delta Dental**, is a preferred provider organization plan, so you can continue to use any provider you choose, network or out-of-network. If you began active orthodontic treatment prior to October 1, 2021, ask your orthodontist to submit an orthodontic treatment claim to Delta Dental. **You should have your orthodontist do this whether or not they are a Delta Dental network provider.** Delta Dental will then work with your provider regarding the care. The claim form is available on [hr2.chevron.com/noble](https://hr2.chevron.com/noble). Any standard dental claim form can also be used. The claim should include:

- All charges and fees (including the down payment or installments paid by your previous dental plan).
- Banding date and length of active treatment.
- Brief description of the dentition, appliance (including type) and treatment.
- If you are covered by more than one plan, information about the other carrier.

### dental HMO plan

The Dental HMO Plan, administered by DeltaCare USA, is a health maintenance organization (HMO) dental plan option, so you must visit a provider in the HMO's network, otherwise your services aren't covered. If you or an enrolled dependent has started orthodontic treatment under your previous dental plan, you may be able to continue that coverage if you switch to the Chevron Dental HMO Plan in 2021. Through a provision called orthodontic treatment in progress, your Dental HMO Plan allows you to continue treatment you started under your previous dental plan. You can visit the same orthodontist and have the same coverage and copayments as your previous plan. You pay the same amount that you would have paid under your previous coverage, as long as you remain eligible for coverage under your Chevron Dental HMO Plan. If you began active orthodontic treatment prior to October 1, 2021, under your Noble dental plan and:

- **If banding has taken place**, you are eligible for continuous orthodontic coverage under your Chevron Dental HMO Plan and may continue to visit the same orthodontist.

- **If banding has not occurred**, you are not eligible for continuous orthodontic coverage. In that case, orthodontic treatment must be provided by a DeltaCare network orthodontist in accordance with the copayments, limitations and exclusions defined in your Chevron Dental HMO Plan.
- You must sign up between October 1 and October 31, 2021 to receive this continuous orthodontic coverage. Go to [hr2.chevron.com/noble](https://hr2.chevron.com/noble) to download the **Continuous Orthodontic Coverage Form** and a **claim form**. Please have your treating orthodontist complete and submit both forms by October 30, 2021. DeltaCare will coordinate benefits as necessary with your orthodontist.

