

Open Enrollment 2021

Open Enrollment Dates:
October 7 – 23, 2020



Performance by design.
Caring by choice.™



Agenda

- What's Changing for 2021
 - Plan Changes and Enhancements
 - Pricing Changes
- Important Reminders

2021 Incentivized Centers of Excellence

Incentivized Centers of Excellence

- Implement incentive program to encourage Center-of-Excellence usage through reduced coinsurance for selected categories
- Objective is to incentive members to utilize Blue Distinction Centers and Blue Distinction Centers+, driving lower cost and better outcomes

Category	% with Access to a BDC	% with Access to a BDC+
Cardiac Care	71.6%	95.2%
Knee and Hip Replacement	92.8%	87.8%
Maternity Care	92.0%	97.9%
Spine Surgery	73.5%	87.8%

Blue Distinction Centers (BDCs) are hospitals recognized for their high quality expertise in delivering specialty care

Blue Distinction Centers+ (BDC+) are hospitals recognized for their high quality expertise in delivering specialty care as well as their lower cost of care

Employee-Paid Coinsurance

Plan	BDC/BDC+ Facility	Other In-Network	Out-of-Network
Select EPO	0%	10%	N/A
Choice PPO	10%	20%	40%
Value CDH	20%	30%	50%

Pharmacy – PrudentRx



- Employees enrolled in the Select EPO and Choice PPO Plans who enroll in this program will pay \$0 out-of-pocket for any specialty medication that is on the approved CVS specialty drug list
 - Employee coinsurance for specialty drugs will be 30% for Select EPO and Choice PPO Plan participants who do not enroll in PrudentRx
- Behind the scenes, PrudentRx maximizes the copay assistance plan offered by the drug manufacturer
- Not all specialty medications have a copay assistance plan; however, enrolled employees still pay \$0 for specialty drugs on the CVS specialty drug list
- True Accumulator is included in PrudentRx

Pharmacy – True Accumulator

- Ensures that only dollars truly paid out of pocket by the member are applied towards their deductible, coinsurance and out-of-pocket maximum
- Members will no longer receive deductible, coinsurance or out-of-pocket maximum credit within the medical plan for any co-pay assistance (coupons) from manufacturer
- Applies to all three U.S. medical plan options

Wellness Incentives and Program Design

Your Journey to Wellness

- Increase the incentive amount from \$200 to \$250
- Add coaching activities for occurrences of:
 - Diabetes
 - Hypertension
- On-site physicals
 - Begin offering these in 2021 at locations which can host the event
- Encourage location competition by communicating by location “Wellness Scorecard”

Activity	Current Program	Approved Changes
Physical	\$40.00	\$40.00
Biometrics Screening	\$20.00	\$20.00
Clean Cotinine	\$10.00	\$20.00
Financial	\$20.00	\$20.00
Dental	\$10.00	\$10.00
Hypertension		\$20.00
Diabetes		\$20.00
Bonus	\$100.00	\$100.00
	\$200.00	\$250.00

U.S. and Expat Dental Plans

- Increasing company-paid annual dental maximum and lifetime orthodontia max from \$1,750 to \$2,000.



2021 Health Plan Pricing – U.S. Active Medical

2021 Monthly Contribution Rates



	YOUR CONTRIBUTIONS	COMPANY CONTRIBUTIONS	TOTAL
Value CDH Plan			
Employee-Only	\$ 15.00	\$ 722.86	\$ 737.86
Employee + Spouse	\$ 65.33	\$1,597.58	\$1,662.91
Employee + Child(ren)	\$ 56.23	\$1,375.21	\$1,431.44
Employee + Family	\$ 78.26	\$1,913.95	\$1,992.21
Choice PPO Plan			
Employee-Only	\$110.43	\$ 722.86	\$ 833.29
Employee + Spouse	\$280.41	\$1,597.58	\$1,877.99
Employee + Child(ren)	\$241.37	\$1,375.21	\$1,616.58
Employee + Family	\$335.93	\$1,913.95	\$2,249.88
Select EPO Plan			
Employee-Only	\$245.02	\$ 722.86	\$ 967.88
Employee + Spouse	\$583.74	\$1,597.58	\$2,181.32
Employee + Child(ren)	\$502.49	\$1,375.21	\$1,877.70
Employee + Family	\$699.34	\$1,913.95	\$2,613.29

\$500/\$1,000 HSA contribution continues for those enrolled in the Value CDH Plan.

2021 Health Plan Pricing – U.S. Active Medical

Monthly Employee Contribution benchmark

Plan / Tier	CPCChem 2021	Mercer 2019 Chemicals 500+	Mercer 2019 Nationals 500+
EPO			
Employee-Only	\$245.02	\$151.00	\$191.00
Family	\$699.34	\$512.00	\$675.00
PPO			
Employee-Only	\$110.43	\$180.00	\$161.00
Family	\$335.93	\$530.00	\$585.00
CDHP (HSA)			
Employee-Only	\$15.00	\$87.00	\$88.00
Family	\$78.26	\$274.00	\$359.00

- After implementing our 2021 pricing, the Value CDH Plan and the Choice PPO Plan premiums are lower than benchmarks
- The EPO Plan is still higher than benchmarks, consistent with our claims-based pricing philosophy

2021 Health Plan Pricing – U.S. Dental

Monthly Contribution Rates

	YOUR CONTRIBUTIONS	COMPANY CONTRIBUTIONS	TOTAL
Comprehensive Dental Plan			
Employee-Only	\$22.70	\$22.70	\$ 45.40
Employee + Spouse	\$45.40	\$45.40	\$ 90.80
Employee + Child(ren)	\$47.69	\$47.69	\$ 95.38
Employee + Family	\$70.37	\$70.37	\$140.74
Preventive Dental Plan			
Employee-Only	\$ 8.30	\$ 8.30	\$ 16.60
Employee + Spouse	\$16.60	\$16.60	\$ 33.20
Employee + Child(ren)	\$17.43	\$17.43	\$ 34.86
Employee + Family	\$25.73	\$25.73	\$ 51.46

2021 Health Plan Pricing – Expat Medical and Dental

Monthly Contribution Rates

	YOUR CONTRIBUTIONS	COMPANY CONTRIBUTIONS	TOTAL
Aetna International – Medical Coverage			
Employee-Only	\$183.78	\$ 739.12	\$ 922.90
Employee + Spouse	\$414.14	\$1,616.21	\$2,030.35
Employee + Child(ren)	\$356.53	\$1,397.00	\$1,753.53
Employee + Family	\$496.20	\$2,410.94	\$2,907.14

	YOUR CONTRIBUTIONS	COMPANY CONTRIBUTIONS	TOTAL
Aetna International – Dental Coverage			
Employee-Only	\$21.61	\$21.61	\$ 43.22
Employee + Spouse	\$42.17	\$42.17	\$ 84.34
Employee + Child(ren)	\$49.93	\$49.93	\$ 99.86
Employee + Family	\$70.48	\$70.48	\$140.96

- No increase in Expat Medical premiums
- Slight decrease in Expat Dental premiums

2021 Important Reminders

Important Reminders

- Open Enrollment Period: October 7th – October 23rd
- You can make your elections one of two ways:
 - On the website at www.myplansconnect.com/cpchembenefits (new address, same site)
 - By calling - 1-800-446-1422, Option 1, (available 8:00 am – 5:00 pm U.S. Central time, Monday through Friday)
- Open Enrollment is your annual opportunity to make changes to your benefits without a qualified status change

Important Reminders cont.

- Most elections will carry over from the previous year
- The following elections will **NOT** carry over:
 - **Spousal Surcharge attestation must be completed each year, or the surcharge will be assessed regardless of the previous year's attestation.**
 - Flexible Spending Accounts (FSA) and the Health Savings Account (HSA)
- Increases to Life and Long-Term Disability elections required a Statement of Health
- Dependents removed from coverage during Open Enrollment will not be offered COBRA
- Any newly added dependents will require dependent verification. Failure to properly and timely respond to the post-enrollment Dependent Verification process will result in the dependents being dropped from coverage.

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