

Benefits Corner

4th Quarter 2026

By Jim Bonwell, CRA Benefits Chair

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Open Enrollment

For Pre-65 Retirees Enrolled in Chevron Health Benefits - Open Enrollment runs October 19 through October 30, 2026. It applies to currently enrolled pre-65 retirees, post-65 retirees with pre-65 dependents, and pre-65 survivors. Enrollment is passive, so current elections generally continue into 2027 unless a retiree makes a change.

What to do before Open Enrollment

- Review current medical, dental and vision elections
- Confirm that mailing address, phone number and email address are current
- Watch for Chevron Open Enrollment materials and review any plan-specific changes
- Make desired changes during the October 19–30 enrollment window

What do I do if no changes are planned? Because enrollment is passive, current elections generally carry forward. Retirees should still review their materials to confirm that their current coverage remains appropriate for 2027.

For Post-65 Retirees Enrolled Through Via Benefits - The Medicare Annual Enrollment Period runs October 15 through December 7, 2026. This is the annual opportunity to review Medicare medical and prescription drug coverage for 2027. Dental and vision coverages may be reviewed also. If current coverage is still offered and continues to meet the retirees' needs, a change may not be necessary.

Tips for a smoother Via Benefits experience

- Update contact information, health information, prescriptions and providers in the Via Benefits profile.
- Consider scheduling an appointment with Via Benefits before Annual Enrollment begins.
- Review notices from Via Benefits and the insurance carrier carefully.
- Keep enrollment confirmations and premium documentation for personal records and HRA reimbursement needs.
- Pay insurance premiums on time to help avoid coverage issues.

Retiree Health Reimbursement Account (HRA) reminder

Eligible post-65 retirees and dependents must maintain enrollment in a medical plan through Via Benefits to qualify for Chevron Retiree HRA funding.

Important Reminders for All Retirees

- Keep contact information current with Chevron and applicable benefit administrators
- Review enrollment materials and carrier notices as soon as they arrive
- Notify the appropriate benefit administrator promptly after a qualifying life event or loss of other coverage
- Protect personal information and remain alert for suspicious benefits-related calls, emails or links
- When unsure which resource to contact, start with the Chevron HR Service Center so the inquiry can be directed appropriately

Sources

- [Open Enrollment for U.S. Benefits — hr2.chevron.com](https://hr2.chevron.com)
- [Via Benefits - Get the Most out of Medicare](#)

Medicare Changes for 2027

In 2027, Medicare beneficiaries will see several important changes, particularly in Part D prescription-drug coverage. The annual out-of-pocket limit for covered Part D drugs is expected to increase to \$2,400, up from \$2,100 in 2026, while the standard Part D deductible is set to rise to \$700. The Inflation Reduction Act's changes will continue to limit prescription costs after the out-of-pocket threshold is reached, and Medicare's negotiated prices for another group of high-cost prescription drugs will take effect in 2027. The Centers for Medicare & Medicaid Services (CMS) has also set the 2027 Part D base beneficiary premium at \$41.33, although the actual premium will vary by plan.

Medicare Advantage will also undergo changes in 2027 as CMS updates payment formulas, risk adjustment, quality measures, and plan requirements. These changes can affect the premiums, provider networks, benefits, and costs offered by individual Medicare Advantage plans, so beneficiaries should carefully compare their plan choices during the 2027 Medicare Open Enrollment period rather than assuming their current plan will remain the best option. CMS finalized the 2027 Medicare Advantage and Part D policies in April 2026, with the finalized policies projected to increase payments to Medicare Advantage plans by about 2.48% overall.

Sources

- [CMS Finalizes 2027 Medicare Advantage and Part D Payment Policies that Strengthen Accountability and Long-Term Sustainability | CMS](#)
- [Medicare Part D 2027 National Average Monthly Bid Amount Information | CMS](#)

TruHearing

Hearing in America was recently acquired by TruHearing. TruHearing is a leading provider of premium hearing benefits with one simple goal: improve the lives of people with hearing loss through affordable hearing healthcare and innovative technology. Chevron Retiree Association members have access to TruHearing discount catalog for up to 60% off retail pricing with our major manufacturers. Details about the program can be found on the CRA website. When members work with TruHearing, they receive the following:

- up to 60% off retail hearing aid pricing
- A 60-day trial period with follow-up visits free of charge for 1 full year
- A full three-year manufacturer warranty, including a one-time replacement program for loss or damage replacement
- 80 free batteries per hearing aid or choice of rechargeable models that include a lithium charger

Sources

- [Benefits | Chevron Retirees](#)

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