

4th Quarter 2023 Benefits Corner

Benefits Corner

3rd Quarter 2023

By Jim Bonwell, CRA Benefits Chair

Included in this article:

- Introduction
- BenefitHub
- COVID-19 Update
- Open Enrollment 2024
- Avoid Surprise Medical Bills



Introduction

Hello and welcome to my first Benefits Corner Newsletter. My name is Jim Bonwell, and I am taking over the Chair of the Benefits Committee from Bill Dodge, who held the position since 2019. I want to start by thanking Bill for his service over the past 4 years and for the assistance he has given me during this transition period. My goal is to continue to provide the same valuable information and benefit to my fellow retirees. I am a relatively new retiree having retired in December 2020 after 27 years with Chevron at the age of 56. As a young retiree, I will be educating myself through this journey and plan to share what I learn with all of you. Fortunately, I have a strong team of committee members who can help me with that. They are Mark Engelbrecht, Herb Farrington, Carl Pataky, Jim Schultz, Jos van der Velden, and John Dewes. Bill Dodge will remain on the Committee through the end of the year.

I'm probably a little different than past Benefits Chairs, as I don't have a Human Resources or Benefits background. My entire career with Chevron was in Information Technology. Even my time in service is unique. I started in the data center in Concord in 1986 before moving to Chevron Park in San Ramon. I was laid off in 1999 during one of Chevron's IT reorganizations, after which I spent a couple of years working for a dot com business, followed by five years at Bank of America, only to return for a second stint with Chevron in 2006. I have been a mainframe computer programmer, client server programmer, and eventually a web developer. I ran the entire gambit of IT technology used at Chevron. For a period, I was the volunteer President of San Ramon Chevron Recreation. I managed the various recreation programs and employee discounts. I was involved with helping to create the first paid Chevron employee position of Chevron Recreation (ChevRec) Coordinator. That position assumed the role held by volunteer positions from Concord, San Francisco, and San Ramon. I continue to be an active member of ChevRec to this day. You may be familiar with the BenefitHub website that hosts our current Chevron discounts. If not, you can read more about it below.

Going forward, I plan to address topics important to all retirees, but I will include other items from my ChevRec and IT background that I hope will be of benefit and interest to you as well.

BenefitHub

BenefitHub is the discount portal website for Chevron Recreation. You can find discounts and savings on many of your everyday purchases. BenefitHub is also host to Chevron exclusive discounts programs available only to

employees, contractors, and retirees, like AVIS, Southwest Airlines, and Verizon wireless. Savings available up to 15% from hotel chains Hyatt, Marriott, and Hilton. Membership is free to Chevron retirees. All you need is a referral code to register. Retirees simply email Jim Bonwell at jbonwell@pacbell.net to request a BenefitHub referral code. Your access will be authorized against our retiree database. Since many of the Chevron discounts are not available to the public, the referral code should not be shared or published online. The referral code has an expiration date and is changed on a regular basis.

COVID-19 Update

If you've been following the news lately then you should be aware that COVID 19 hospitalizations and deaths are climbing as we head into fall. The US Food and Drug Administration gave the green light to updated Covid-19 vaccine booster shots from Moderna and Pfizer/BioNTech amid rising cases and hospitalizations. The new vaccines, which target the [omicron variant XBB.1.5](#), are approved for people 12 and older and are authorized under emergency use for children 6 months through 11 years old, according to an FDA press release. As the pandemic enters its fourth year, it remains especially important for older adults who are most at risk for severe illness and death from COVID-19 to remain informed about the latest developments with the disease including new variants and treatments. Review the sources for more information.

Sources:

- [COVID Update: What You Need to Know Now \(aarp.org\)](#)
- [FDA Takes Action on Updated mRNA COVID-19 Vaccines to Better Protect Against Currently Circulating Variants | FDA](#)
- [CDC Risk Assessment Summary for COVID-19 Variant](#)

Open Enrollment 2024

Open enrollment for pre-65 retirees is October 16 through October 27, 2023. Open enrollment through Via Benefits is October 15 through December 7. Open enrollment is your annual opportunity to review your benefit options for the coming year. During open enrollment, you can decide to keep the coverage you currently have or make changes, such as switching to another medical plan option, adding a dependent to your coverage, or start participating in other optional benefit plans. If you miss the open enrollment deadline, you generally can't make any changes until the next open enrollment period in the fall of 2024 for 2025 benefits. You can also make changes to certain benefits outside of the open enrollment period within the 31-day deadline after a [qualifying life event](#). Any changes you make to your benefits coverage during open enrollment become effective January 1, 2024.

Source:

- <https://hr2.chevron.com/formeremployee/open-enrollment>

Avoid Surprise Medical Bills

Have you ever been billed by a medical provider for amounts that you believed were beyond deductibles, co-payments, and coinsurance regarding coverage through Medicare and your Medicare supplement? Maybe you were asked to pay in advance for amounts to the medical provider that insurance would not cover.

The No Surprises Act protects people covered under group and individual health plans from receiving surprise medical bills when they receive most emergency services, non-emergency services from out-of-network providers at in-network facilities, and services from out-of-network air ambulance service providers. It also establishes an independent dispute resolution process for payment disputes between plans and providers and provides new dispute

resolution opportunities for uninsured and self-pay individuals when they receive a medical bill that is substantially greater than the good faith estimate they get from the provider.

Patients with issues and questions can contact the Centers for Medicare & Medicaid Services (CMS) directly at [No Surprises Act | CMS](#) or call the No Surprise Help Desk at 800-985-3059.

Sources:

- <https://www.cms.gov/newsroom/fact-sheets/no-surprises-understand-your-rights-against-surprise-medical-bills>
- <https://cms.gov/nosurprises>

Jim Bonwell, Benefits Chair

Email: jbonwell@pacbell.net