

Benefits Corner

1st Quarter 2025

By Jim Bonwell, CRA Benefits Chair

- Medicare Advantage Open Enrollment Period
- AVIS changes
- CRA Sponsored Programs (CRA Dental Program & Hear in America)
- Vacation Travel Discounts



Medicare Advantage Open Enrollment

Open Enrollment for Medicare Advantage begins January 1 until March 31. Medicare Advantage plans, also known as Part C, combines Original Medicare (Part A and B) and prescription drug coverage into one plan. During this time, you can switch to another Medicare Advantage Plan with or without drug coverage or drop your Medicare Advantage Plan and return to Original Medicare. You'll also be able to join a separate Medicare drug plan. Your coverage would begin the first of the month after the plan receives your request.

Those Medicare-eligible retirees participating in the HRA funding should still contact Via Benefits should they desire to change their Medicare Advantage plan or return to Original Medicare and join a separate Medicare drug plan.

Sources

- [Medicare & You 2025 – Medicare.gov](#)
- <https://www.medicare.gov/basics/get-started-with-medicare/get-more-coverage/joining-a-plan>
- <https://www.ncoa.org/article/how-to-enroll-in-medicare-advantage/>

Avis Discount Change

In November, Avis introduced a one-time password validation for travelers using the corporate Avis Discount Code (AWD) and/or the Budget Discount Code (BCD) on Avis.com and Budget.com. This measure is aimed at reducing fraud and ensures that only Chevron employees can utilize our corporate discount.

Unfortunately, retirees don't have a chevron.com domain email address to send the one-time passcode to. We have reached out to the Chevron Travel group and Avis letting them know the issues we are facing. Avis is in the process of testing a work-around for us. In the meantime, you can still take advantage of the discount by using the Avis mobile app. Just enter the AWD number and one of the optional coupon codes posted on the Fall Vacation Deals flyer. The mobile app may still prompt for a verification email address, so continue entering chevrec@chevron.com.

Continue checking the Avis page on the ChevRec BenefitHub for updates.

Sources

- <https://chevrec.benefitHub.com> (ChevRec BenefitHub)

CRA Sponsored Programs

In addition to the many discounts available for Chevron Retirees, we still have the CRA Dental Program and Hear in America program. All dues-paying CRA members are eligible.

This CRA Dental Program provides members a choice between two MetLife Dental Plans – the Low Plan or High Plan. The Low Plan covers preventative and basic care coverage, such as x-rays, cleanings, fillings, and periodontal maintenance. The High Plan covers all the services of the Low Plan plus major care such as implants, crowns, and dentures. The Low Plan provides an annual maximum benefit of \$750, and the High Plan provides an annual maximum benefit of \$1,500.

CRA continues to offer a hearing plan provided through Hear in America Hearing Plans. The program is available to Chevron retirees, their dependents and survivors. Substantial savings on hearing aids are available. Benefits include free annual hearing screening for you and extended family. Discounts from 35% to 70% off hearing aids. Repair warranty, loss and damage cover and free batteries for 3 years.

Details about both programs can be found on the Chevron Retiree website at www.chevronretirees.org.

Sources

- <https://www.cradental.com>
- <https://www.hearinamerica.com>

Vacation Travel Discounts

With the new year upon us it's time to start planning your 2025 vacation. But if you're like me, it's multiple vacations. That's when it's time to check out the ChevRec BenefitHub website for the best deals. Start with the Chevron Offers page, which has corporate discounts only available to Chevron employees and retirees. Airfare providers Hawaiian Airlines, American Airlines and Southwest Airlines offer special Chevron pricing. The Hyatt, Marriott, Hilton, Best Western and IHG Hotel & Resorts have dedicated pages with room discounts ranging from 15% to 30% off. And let's not forget about rental cars. Many of you commented to me on the awesome discounts you received from Avis (see Avis Discount Change above). We also have Budget and Enterprise Rent-A-Car.

Make sure you click on the link, which will take you to the discount page. Some providers require a code to get the discount. The code will be on the BenefitHub page. Should you get prompted for a corporate email address as authorization, simply use chevrec@chevron.com. Just make sure you use your own email in the reservation.

And if you don't find what you want on that page, check out the BenefitHub Travel section. You will find even more discount options for your 2025 travel plans. Theme Park tickets for popular destinations can be purchased. More hotel chains than you can think of are available. If a cruise is on your wish list, BenefitHub offers discounts AND 3% cash back on popular cruise lines like Royal Caribbean, Holland America Line, Celebrity Cruises and Disney Cruise Line, just to name a few.

Sources

- <https://chevrec.benefitHub.com> (ChevRec BenefitHub)

Jim Bonwell

Benefits Chair

jbbonwell@pacbell.net