

BENEFITS COMMITTEE UPDATE

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- 2023 Plan Year Open Enrollment Summary Results
- How to Avoid a Scam
- The latest updated Information on COVID-19 provided by CDC

2023 Plan Year Open Enrollment Summary Results

Chevron Benefits has provided the following summary results from the 2023 Open Enrollment held between October 15 to December 7, 2022 for both Pre-65 retirees and Post-65 retirees.

Pre-65 Retirees

- **5,800 total eligible pre-65 retirees**
 - **3,900** enrolled pre-65 retirees (medical and/or dental)
 - **7,400** enrolled pre-65 retirees and dependents (medical and/or dental)
- **2,000** post-65 retirees with pre-65 eligible dependents
 - **2,400 enrolled pre-65 dependents of post-65 retirees**
- 49% (2,900) retirees completed Open Enrollment

Post-65 Retirees

- **40,000** Chevron post-65 retirees receiving Health Reimbursement Arrangement (HRA)
 - Increase in changes for Medicare Advantage plans
 - Reduction of enrollee changes in Prescription Drug plans through Via Benefits (2,200 for 2023, 6,500 changed for 2022)
- 21,000 Inbound Calls, lower compared to 27,800 calls to Via Benefits in 04 of prior year
- 1,260 October-December 2022 surveys completed
 - Average score 4.4 out of 5.0
 - 90% satisfied (3+ rating)

How to Avoid a Scam

Four Signs That It's a Scam

1. Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the [Social Security Administration](#), the [IRS](#), or [Medicare](#), or make up a name that sounds official. Some pretend to be from a business you know, like a [utility company](#), a [tech company](#), or even a [charity](#) asking for donations. They use technology to change the phone number that appears on your caller ID so the name and number you see might not be real.

2. Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the [government](#). Or you [owe money](#). Or [someone in your family had an emergency](#). Or that there's a [virus on your computer](#).

Some scammers say there's a [problem with one of your accounts](#) and that you need to verify some information. Others will lie and say you won money in a [lottery or sweepstakes](#) but have to pay a fee to get it.

3. Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're [on the phone](#), they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to PAY in a specific way.

They often insist that you pay by [using cryptocurrency](#), by [wiring money](#) through a company like MoneyGram or Western Union, or by putting money on a [gift card](#) and then giving them the number on the back. Some will send

you a [check](#) (that will later turn out to be fake), then tell you to deposit it and send them money.

How To Avoid a Scam

- ▶ **Block unwanted calls and text messages.**
Take steps to [block unwanted calls](#) and to [filter unwanted text messages](#).
- ▶ **Don't give your personal or financial information in response to a request that you didn't expect.**
Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.
If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.
- ▶ **Resist the pressure to act immediately.**
Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.
- ▶ **Know how scammers tell you to pay.**
Never pay someone who insists you pay with [cryptocurrency](#), [a wire transfer service](#) like Western Union or MoneyGram, or a [gift card](#). And never deposit a [check](#) and send money back to someone.
- ▶ **Stop and talk to someone you trust.**
Before you do anything else, tell someone - a friend, a family member, a neighbor- what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you saw a scam, contact the FTC at

<https://www.ReportFraud.ftc.gov/>

Source: Federal Trade Commission, July 2022

Latest Updated Information on COVID-19 provided by the CDC

The latest updated information on COVID-19, including the Omicron variant and other variants, is available on the following CDC (Centers for Disease Control and Prevention) webs ite and video links:

<https://www.cdc.gov/coronavirus/2019-ncov/>

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