



2023

Benefits at a Glance

for U.S. Benefits Eligible Employees

Annual Open Enrollment
October 18 - October 31, 2022

Planning for a Healthy 2023

At Chemours, we remain committed to supporting employees in their wellness journey by providing tools and resources that allow each individual to prioritize their overall wellbeing. We know that offering robust benefit programs that support the physical, financial and emotional needs of our employees is a critical component to creating the greatest place to work.

As we prepare for Open Enrollment, we recognize that the historic inflation we're experiencing in the US is significantly impacting families across the country. Chemours is not immune to inflation. In fact, we have experienced the highest medical inflation in our history (17%) amounting to a \$10 million increase in our total healthcare cost.

With that being said, **we will continue to invest in your wellbeing by enhancing our benefits and will not ask you to pay more for your healthcare coverage in 2023!** Holistic safety and your wellbeing are bedrocks of who we are as an organization, and it is imperative that we provide you with high quality and affordable healthcare that has the flexibility to meet your needs.

To better enable you to be your best self—both at work and at home—we will continue to provide base-level coverage along with many voluntary options, such as Critical Illness Insurance, Long-Term Care, and Pet Insurance, that you can purchase at discounted rates and compliment that with our concierge partnerships with Livongo, our new partnership with Hinge Health and Aetna One Advocate. We encourage you to explore these offerings and take advantage of those that will best support you and your family.

2023 Enhancements to Health and Wellness Benefits

Our focus remains on employee wellbeing and providing each individual the flexibility to meet their unique healthcare needs which is why we continue to add more on-demand options to support those needs. The following enhancements have been made for 2023:

Hinge Health Hinge Health Back and Joint Care Program - Chemours is

excited to announce our partnership with Hinge Health to offer care to members who are at highest risk for surgery or other joint and back pain or injuries by providing acute and chronic program digital therapy and injury prevention solutions. Hinge Health is available at no cost to you or your eligible dependents.

Dental - The current dental plan which includes orthodontia, will continue to be offered at an additional cost while an alternative option will now be offered where orthodontia is not included, and the rates will remain unchanged from the 2022 rates.

Travel Benefit - Chemours will introduce a travel benefit for individuals who need to travel more than 100 miles from their home to secure in-network medical care that is not available to them in their location.

Taking Charge of Your Health

This Benefits At a Glance Guide provides you with detailed information about the many benefit programs available to you in 2023. We encourage you to carefully review your options so that you can make choices that best suit the needs of you and your family.

For more information and to make your enrollment elections, call **The Chemours Benefits Service Center at (844) 215-5096** or visit mychemourseveneefits.com.

Plan Ahead to Set a Steady Course

Annual Open Enrollment Starts October 18, 2022 and Ends on October 31, 2022.

Two Ways to Enroll:

Online

Log onto MyChemoursBenefits.com.

If you haven't visited this site before, you must click on "Register" to set up your user name, password, and security questions. Our company key is: chemoursccompany (all lowercase).

By Phone

Speak with a Chemours Benefits Service Center representative by calling **(844) 215-5096**.

Our benefits service center representatives are available to answer your questions, provide you with information about your benefit options, and take your enrollment over the phone.

Dependent Eligibility

- An employee's lawful spouse.
- Same sex domestic partners and their dependent children.
- Children, stepchildren, and adopted children from birth up to age 26.
- If your child is disabled, you may continue to cover the child on your healthcare plan beyond his or her 26th birthday provided the child is your federal tax dependent and has been certified as disabled by your medical carrier prior to reaching age 26.
- You may elect coverage for a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO).
- Dependent children who turn age 26 during the year will have coverage through the end of the month in which they turn age 26. They will automatically be sent a COBRA letter to continue coverage.

Attention New Hires

It is important that you complete your benefit enrollment within your first 31 days of employment. If you do not want to take advantage of the Chemours benefit offerings, you will need to take action to waive your coverage, if you don't, you will automatically be defaulted into Employee Only medical, dental and basic life insurance. This is to ensure that all employees have healthcare coverage.

Need Assistance?

Call the Chemours Benefits Service Center at **(844) 215-5096**.

Monday-Friday, 8:00 a.m. to 8:00 p.m. ET.

If you need additional information about what benefits the Chemours Benefit Plan covers, please review the Summary of Benefits and Coverage (SBC) or the Chemours Health and Welfare Wrap Plan Document which can be found on the HR site on the Catalyst.

Before You Enroll. Take the time to review the enrollment materials made available to you. They will help you understand your benefit options so you can make informed decisions about the benefits that are right for you and your family. All enrollment materials can be found at Chemours.com/Benefits.

Beneficiary Updates. Keep your beneficiary information up to date. There's no better time than annual open enrollment to review and update your beneficiary information. Remember, you need to update beneficiary information for both your 401(k) and life insurance benefits.

401(k) Beneficiary Information. It's important to decide who would receive the money in your 401(k) account in the event of your death. If you haven't chosen a beneficiary yet, simply call Bank of America **(877) 854-2436** or log into benefits.ml.com. It's very easy, just log in and choose the drop down of "I want to Manage my Beneficiary Designation." Once you've done that, you can "update" any information you like.

Life Insurance Beneficiary Information. It's important to decide who would receive life insurance benefits in the event of your death or accident. Simply call The Chemours Benefits Center **(844) 215-5096** or visit MyChemoursBenefits.com to make updates. Remember, your life insurance beneficiary information does not carry over to your 401(k) benefit.

Enroll. We encourage you to carefully review the benefit options available to you for 2023, and take action to enroll or waive coverage. If you are newly eligible or experience a life event during Annual Open Enrollment, you'll need to enroll twice: once to elect your coverage for 2022 and then again to elect your coverage for 2023.

Benefits Confirmation. After you submit your benefits elections, a confirmation statement will be mailed to your home address. You can also view and print a copy by accessing MyChemoursBenefits.com.

2023 Chemours Benefits Highlights

Our Annual Open Enrollment Site is [MyChemoursBenefits.com](https://mychemourseven.com)

NEW Hinge Health Back and Joint Care Program

Chemours is excited to partner with Hinge Health to offer care specifically for back and joint pain. Hinge Health will identify members at highest risk for surgery or other musculoskeletal-related services and provide prevention, acute and chronic program digital therapy and injury prevention solutions. This program is offered at no cost to active employees and eligible dependents who are covered through the Chemours medical plan.

NEW **Dental Option** – Chemours will introduce a second plan which provides an alternative coverage level. The current dental plan which includes orthodontia, will continue to be offered on demand for an additional cost while the additional option will be offered where orthodontia is not included and the rates will remain unchanged from the 2022 rates.

NEW **Medical Care Travel Benefit** – Through our partnership with Aetna, Chemours will introduce a travel benefit for employees and their dependents who need to travel more than 100 miles from their home to secure in-network medical care that is not available to them in their location.

Taking Charge of Your Wellbeing



Eat well. Fresh, nutritious foods and beverages.



Be active. Physical activity and movement during and after your workday.



Work healthy. Learn about safety and office ergonomics to create a work environment that minimizes discomfort and risk of injury on the job.



Sleep well. Poor sleep can have a negative effect on your health and wellbeing. Good sleep is vital to good health and can keep chronic illness at bay, decrease stress, and improve mood.



Take charge of your finances. Create a budget, pay down debt, save for an emergency, save for retirement.

Complete Your Biometric Screening and Save \$1,380 in 2023!

Your total wellbeing is our North Star at Chemours, and knowing your numbers is one of the most important steps you can take to help you and your doctor better manage your on-going physical wellbeing.

That's why Chemours is partnering with Quest Diagnostics to provide a Refreshingly Simple solution for employees to complete their biometric screening.

Starting **September 19, 2022**, employees who wish to enroll in a Chemours medical plan for 2023 can save \$115 per month on their medical premium by completing any of the three actions below. Screening results must be submitted by **November 30, 2022** to receive savings in 2023. **We will not accept late confirmations.**

Visit [My.QuestForHealth.com](https://myquestforhealth.com) to set up your account and select the screening option best for you. The **Registration Key** is *Chemours*, and the **Unique ID** is your *Employee ID Number*. If you registered last year, use the username and password previously created to log in and schedule an appointment.

- 1. Schedule a Screening.** Visit a Quest Diagnostics Patient Service Center.
- 2. Physician Results Form.** Request your healthcare provider complete a physician form certifying you have successfully completed a biometric screening.
- 3. Self-Collection.** Complete the biometric screening at home with a finger stick. Kits will be mailed to any employee electing this option. The last day to order at-home kits will be **November 16, 2022**. Kits may take some time to get to you and for you to return them, so please consider the time needed to complete this action before the November 30 deadline.

We recommend reviewing your biometric screening results with your doctor to establish a wellbeing plan.

Employees hired in 2023 have 31 days from their hire date to complete and submit biometric screening results. Medical coverage savings are pro-rated from date of hire.

Quest Diagnostics is Available to Answer Questions or Assist with Registration and Scheduling

Online FAQs: [My.QuestForHealth.com/Home/FAQ](https://myquestforhealth.com/Home/FAQ)

Email: Wellness@QuestDiagnostics.com

Phone: (855) 623-9355

Monday-Friday: 8 a.m. – 8 p.m. ET

Saturday: 8:30 a.m. – 3 p.m. ET

2023 Chemours Benefits Highlights

Aetna One® Advocate

Your Journey to Better Health Starts Here.

Managing your health and your benefits can be challenging. Your Aetna One® Advocate team is here to make it easier. We'll help you get the most from your healthcare.

Your care team of member advocates, clinical advocates (nurses), well-being advocates, pharmacists, dietitians and more, is built around you. And we're all here to help you achieve your best health.

Call your Aetna One® Advocate team to find a nearby in-network location for urgent care or sick need, make doctors' appointments, make sure you're sticking to your care plan, find programs to manage stress or help with a condition, and much more.

Health is a journey. Don't make it alone.

Connecting Health with Heart (800) 417-2386.

24/7 Nurse Support.

You can call us 24/7 at (800) 417-2386.

Your dedicated core team is available:

Monday-Friday: 8 a.m. to 8 p.m. ET

Medical Coverage

Your comprehensive health plan includes medical coverage and EAP, behavioral and mental health benefits now provided by Aetna, prescription drug benefits administered by Express Scripts, plus access to telemedicine administered by Teladoc.

Deductibles

Your deductible is based on your coverage level and all claims for medical, prescription and behavioral health count towards your deductible. Employees with "You only" coverage have a lower deductible than employees who elect to cover eligible family members on their plan. If you cover a spouse or domestic partner and/or children, the "other coverage" deductible applies, and all family members' claims go toward meeting the deductible.

Out-of-Pocket Maximums

You'll have two types of financial protection if you or your dependents expect high medical and prescription claims next year—an in-network out-of-pocket maximum and an out-of-network out-of-pocket maximum.

The most you will pay out-of-pocket for all of your covered medical, prescription, and behavioral claims for your family will be:

Choice Plan

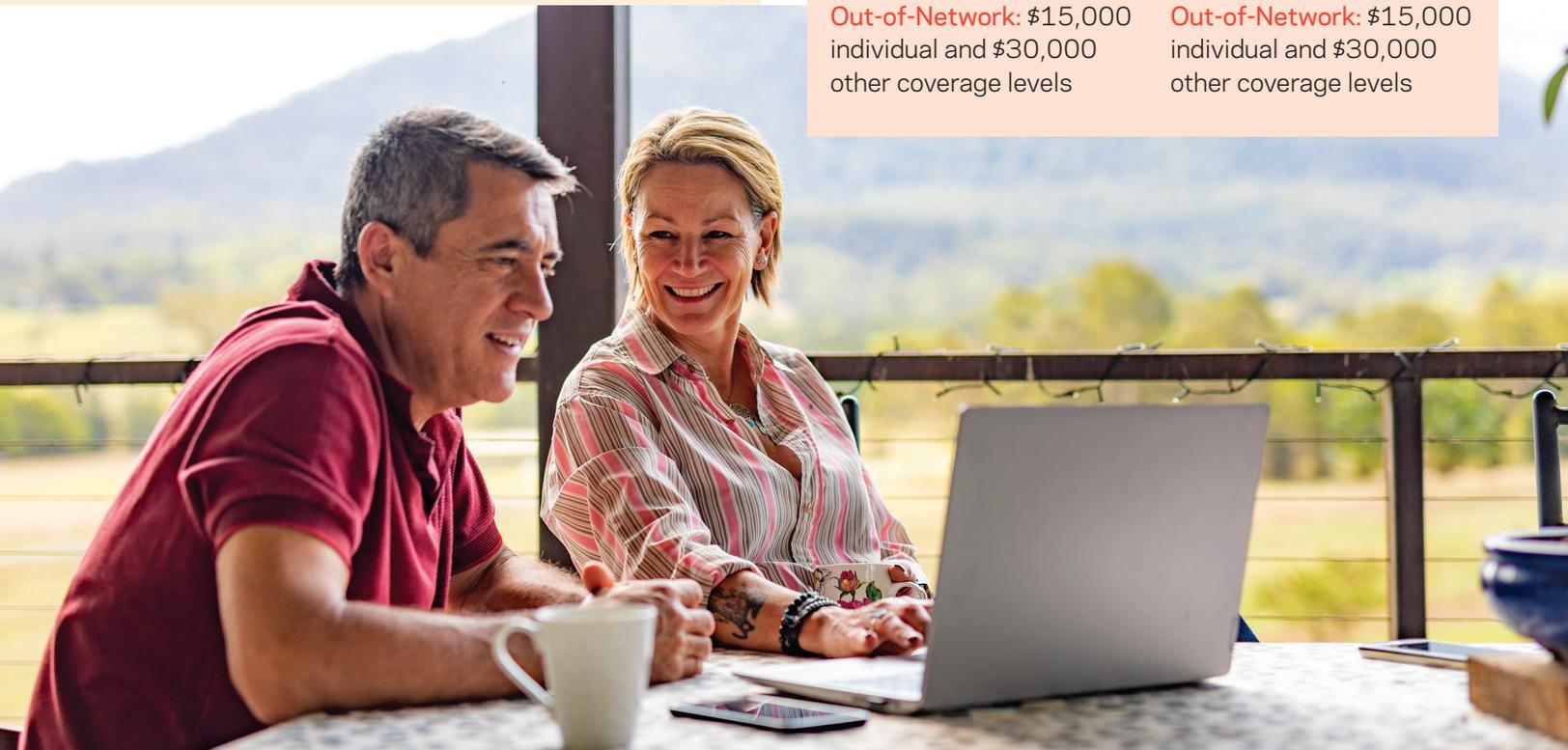
In-Network: \$12,000, limited to \$6,000 for any one family member

Out-of-Network: \$15,000 individual and \$30,000 other coverage levels

Choice Plus Plan

In-Network: \$10,000, limited to \$5,000 for any one family member

Out-of-Network: \$15,000 individual and \$30,000 other coverage levels



Chemours Medical Plan Comparison

Chemours offers two Medical High Deductible Health Plan options administered by Aetna. **There will be no increase in medical plan premiums for 2023, you will pay the same amount that you paid in 2022.** Prescription insurance coverage is included and is administered by Express Scripts Inc., and behavioral health benefits are administered by Aetna. Free telemedicine coverage is also included and administered by Teladoc. If you enroll in a Chemours medical plan for the first time, you will receive your ID card on or before December 31, 2022.



	Choice Plan		Choice Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventive Care	100% paid No Deductible	100% paid Reasonable and customary as applicable; no deductible	100% paid No Deductible	100% paid Reasonable and customary as applicable; no deductible
Annual Deductible Applies to both medical and prescription drug expenses combined.	\$2,500 Individual \$5,000 Other coverage levels	\$3,500 Individual \$6,000 Other coverage levels	\$1,500 Individual \$3,000 Other coverage levels	\$2,500 Individual \$4,000 Other coverage levels
Chemours HSA Contribution	\$600 Individual \$1,200 Other coverage levels		\$600 Individual \$1,200 Other coverage levels	
Coinsurance for Medical Services Office visits; Chiropractic care (\$1,000 annual limit) Labs/X-Rays; Hospitalization/Surgery	You pay 20% After Deductible	You pay 40% After Deductible	You pay 20% After Deductible	You pay 40% After Deductible

Prescription Medication		
Generic	No charge after deductible	No charge after deductible
Preferred Brand	You pay 20% after deductible; \$125 max	You pay 20% after deductible; \$125 max
Non-Preferred Brand	You pay 40% after deductible; \$250 max	You pay 40% after deductible; \$250 max
Retail Maintenance After 2 fills at retail.	You pay 40% after deductible; no max	You pay 40% after deductible; no max

Out-of-Pocket Maximum Applies to both medical and prescription drug expenses combined.				
You Only	\$6,000	\$15,000	\$5,000	\$15,000
Other Coverage Levels Combined family out-of-pocket max.	\$12,000 Limited to \$6,000 for any one family member.	\$30,000	\$10,000 Limited to \$5,000 for any one family member.	\$30,000

Medical Plan Monthly Premiums (the amount deducted from your pay depends on your pay frequency)				
Coverage Levels	Without Medical Insurance Premium Discount	With Medical Insurance Premium Discount	Without Medical Insurance Premium Discount	With Medical Insurance Premium Discount
You Only	\$154.26	\$39.26	\$197.92	\$82.92
You +Spouse or Domestic Partner	\$257.83	\$142.83	\$359.43	\$244.43
You + Child(ren)	\$242.20	\$127.20	\$334.93	\$219.93
You + Family	\$322.52	\$207.52	\$481.29	\$366.29



Dental Plan

Our Dental Plan is administered by MetLife. The Dental Plan provides coverage when you receive treatment from any dentist you choose. Use MetLife preferred providers to pay less in out-of-pocket expenses. Call Met Life Dental at **(800) 942-0854** or visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits).

	Plan Option 1		Plan Option 2				
	Choice Plan		Choice Plus Plan				
	In-Network ¹ % of Negotiated Fee ²	Out-of-Network ¹ % of Maximum Allowable Charge* % of R&C Fee**	In-Network ¹ % of Negotiated Fee ²	Out-of-Network ¹ % of Maximum Allowable Charge* % of R&C Fee**			
Coverage Type							
Type A: Preventive (cleanings, exams, X-rays)	100%	100%	100%	100%			
Type B: Basic Restorative (fillings, extractions)	80%	80%	80%	80%			
Type C: Major Restorative (bridges, dentures)	50%	50%	50%	50%			
Type D: Orthodontia	N/A	N/A	50%	50%			
Deductible¹							
Individual	\$50	\$50	\$50	\$50			
Family	\$150	\$150	\$150	\$150			
Annual Maximum Benefit							
Per Person	\$1,500	\$1,500	\$2,000	\$2,000			
Orthodontia Lifetime Maximum							
Per Person	N/A	N/A	\$1,500	\$1,500			
2023 MetLife Dental Choice Plan Monthly Premiums							
You Only	\$11.93	You + Spouse or Domestic Partner	\$23.86	You + Child(ren)	\$26.85	Family	\$38.78
2023 MetLife Dental Choice Plus Plan Monthly Premiums							
You Only	\$14.82	You + Spouse or Domestic Partner	\$29.59	You + Child(ren)	\$34.04	Family	\$48.19

¹In-Network Benefits refers to benefits provided under this plan for covered dental services that are provided by a participating dentist.

Out-of-Network Benefits refers to benefits provided under this plan for covered dental services that are not provided by a participating dentist.

²Negotiated fees refer to the fees that participating dentists have agreed to accept a payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

*Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC).

The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

**R&C fee refers to the Reasonable and Customary charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.



Vision Plan

Chemours offers you a choice of two vision plans—the Choice Vision Plan and the Choice Plus Vision Plan. Both plans are administered by Vision Benefits of America, with access to over 14,000 in-network providers. **There will be a slight decrease in the Choice Vision premiums for 2023 and the Choice Plus premiums remain unchanged.** For more information, call VBA at **(800) 432-4966** or visit **vbaplans.com**.

	Choice Vision Plan		Choice Plus Vision Plan	
	VBA Provider	Non-VBA Provider	VBA Provider	Non-VBA Provider
Eye Exam (Once Per Year)	Plan pays 100%	Plan pays up to \$40	Plan pays 100%	Plan pays up to \$40
	Includes polycarbonate lenses, scratch-resistant coatings, solid and gradient tints, blended bifocals, progressive lenses (except digital), UV coatings, trifocal, and lenticular		Includes everything in Core Plan PLUS progressive lenses, high index plastic, anti-reflective coatings, photo-sensitive (transitions)	
Clear Standard Lenses (Once Per Year)	Plan pays 100% after \$20 copay (\$20 copay applies to lenses or frames but not both)	Plan pays Single vision: up to \$40 Bifocal: up to \$50 Trifocal: up to \$75 Progressive: up to \$75 Lenticular: up to \$100	Plan pays 100% after \$20 copay (the \$20 copay applies to lenses or frames, but not both)	Plan pays Single vision: up to \$40 Bifocal: up to \$50 Trifocal: up to \$75 Progressive: up to \$75 Lenticular: up to \$100
Frame	Plan pays 100% with a wholesale value of up to \$60 (\$150 - \$180 retail)	Plan pays up to \$50	Plan pays 100% with a wholesale value of up to \$70 (\$175 - \$210 retail)	Plan pays up to \$60
Elective Contact Lenses	Plan pays \$135 in material allowance (in lieu of glasses/frames)	Plan pays \$135 in material allowance (in lieu of glasses/frames)	Plan pays \$135 in material allowance	Plan pays \$135 in material allowance
VBA-Approved, Medically Necessary Contact Lenses	Plan pays 100% of R&C	Plan pays up to \$300	Plan pays 100% of R&C	Plan pays up to \$300
Lasik Surgery (Once Every 8 Years)	N/A	Plan pays \$200	N/A	Plan pays \$300

2023 Choice Vision Plan Monthly Premiums

You Only	\$7.53	You + Spouse or Domestic Partner	\$13.90	You + Child(ren)	\$13.12	You + Family	\$21.16
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2023 Choice Plus Vision Plan Monthly Premiums

You Only	\$13.94	You + Spouse or Domestic Partner	\$27.24	You + Child(ren)	\$24.04	You + Family	\$38.36
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Wellbeing at Chemours

Everything You Need for a Healthier You.

Our benefits are designed with you in mind - to support all dimensions of your wellbeing—financial, physical and mental. No matter where you are in life, whether you're starting your career or starting a family or somewhere in between, we offer benefits and wellbeing programs to support you on your journey, today and into the future.

NEW Hinge Health Back and Joint Care Program

H Hinge Health Chemours is excited to partner with Hinge Health to offer care specifically for back and joint pain. And do it all at home, on your schedule. Hinge Health is available at no cost to you and your eligible dependents who are covered through the Chemours medical plan. They will provide the tools to help you move freely again and virtual care that may include your own care team and 1-on-1 physical therapy sessions as needed.

Livongo

The Livongo Program makes living with diabetes and **Livongo™** hypertension easier by providing a cloud-based glucose meter, unlimited test strips, and 24/7 remote monitoring with emergency outreach and 1:1 live coaching from Livongo expert coaches.

For eligible members, Livongo will provide a cellular-connected weight scale, a rich mobile experience that includes health education curricula and content, and personalized coaching by registered dietitians and exercise physiologists. The program is offered at no cost to active employees and eligible dependents who are covered through the Chemours benefits program.

- Online registration: get.livongo.com/CHEMOURS
- Member support call center: **(800) 945-4355**
- Client-specific registration code: CHEMOURS

Live Well Tobacco Free Service: Focused on Quitting and Staying Tobacco Free.

Aetna Resources For Living through Live Well Tobacco Free, offers a Tobacco Quitline approach to help you quit tobacco use for good. Live Well Tobacco Free will work with you to design your personal strategy for success and create a plan to cope with withdrawal symptoms and fight the triggers that keep you tied to tobacco. Live Well Tobacco Free will foster your long-term success by building your foundation of support during the quitting process and into the future.

Take the first step today!

(800) 955-6422

TTY 711

resourcesforliving.com

Username: CHEMOURS

Password: CHEMOURSEAP



HSA and FSA Benefits at Chemours

Health Savings Account

Make a Smart Investment in a Health Savings Account (HSA). Save it. Use it. Never lose it.*

When you enroll in a Chemours medical plan, you may be eligible for a Health Savings Account. When you open an HSA, it is your personal savings account, and the money stays with you for the rest of your life. You can save the money in your HSA or use the HSA Visa debit card that comes with your account to pay for qualified healthcare expenses, such as doctors' office visits and prescriptions.

An HSA offers a triple tax advantage: pre-tax contributions, tax-free gains on any money your HSA savings earn, and tax-free withdrawals when you use the money for qualified medical expenses.

How much can you save in your HSA?

An HSA is subject to IRS annual contribution limits. For 2023, there is an increase in how much you can contribute or save to your HSA. You may contribute up to \$3,850 for individual coverage and up to \$7,750 for family coverage. Remember, the IRS HSA Contribution Limits include both your contributions and company contributions. If you are age 55 or older the IRS allows you to contribute up to an additional \$1,000 to your HSA.

HSAs are a great way for you to save and invest your money for healthcare and future medical costs. Legislation for the Coronavirus Aid, Relief and Economic Security (CARES) Act amends the applicable tax code provisions to allow over-the-counter (OTC) medication as qualified healthcare expenses, without need for a prescription. This change is effective for expenses incurred on or after January 1, 2020. For more information, refer to your 2023 Health Savings Account User's Guide.

We also encourage you to evaluate and actively make an election for your Health Savings Account (HSA) during Annual Open Enrollment. If you do not actively make an election, your 2022 HSA election (payroll deduction) will continue into 2023.

Remember, you can change your HSA election during the year, not just during Annual Open Enrollment.

Other FSA Information

You are legally required to enroll in the Flexible Spending Account (FSA) each year—both the Limited Purpose FSA and the Dependent Care FSA. FSA elections for 2022 will not carry over into 2023.

For More Information About HSA, LPFSA and DCFSA, Contact Bank of America:

Call **(866) 791-0250** or visit myhealth.bankofamerica.com

For More Information About the Commuter FSA, Contact WEX Call **(866) 451-3399** or visit benefitslogin.wexhealth.com

Flexible Spending Accounts

Flexible Spending Accounts allow you to pay for certain out-of-pocket expenses with pre-tax dollars.

You choose the amount that you want deducted from each paycheck. For a complete list of eligible expenses, access the IRS website at [irs.gov](https://www.irs.gov), **Publication 502** (Medical and Dental Expenses) or **Publication 503** (Child and Dependent Care Expenses).

Limited Purpose Flexible Spending Account (LPFSA)

The Limited Purpose Flexible Spending Account (LPFSA) can be used for eligible dental and vision expenses only, and does not cover medical expenses. Remember to plan carefully—the Limited Purpose FSA is a “use it or lose it” benefit and is only for individuals who are enrolled in a Chemours Medical Plan.

The IRS FSA annual contribution limit is currently \$2,850. The contribution limits for 2023 have not yet been released.

Dependent Care Flexible Spending Account (DCFSA)

A Dependent Care FSA allows you to set aside pre-tax money to pay for eligible day care expenses for your dependent child under the age of 13, for a spouse or domestic partner, or dependent age 13 or older who is not able to take care of him/herself. These day care expenses must be incurred because you have to work and are not available to care for your dependent yourself.

The IRS has not yet released annual contribution limits for 2023.

Commuter Flexible Spending Account



The Commuter FSA, administered by WEX, works a little differently from other types of FSAs. It allows you to set aside pre-tax money to pay for eligible commuter expenses (for example, transit, parking) and you can enroll in the Commuter FSA or make changes to your Commuter FSA payroll deductions at any time during the year. The IRS has not yet released annual contribution limits for 2023.

*"Never lose it" refers solely to the portability of the account. Investing involves risk, including possible loss of the principal value invested.

Holistic Wellbeing at Chemours

Physical, Mental, and Emotional Wellbeing

aetna **Aetna Resources For Living.** Your health is the most important priority and that includes your mental health. Aetna Resources For Living is the provider for your EAP, behavioral and mental health benefits. Aetna Resources for Living offer support for life's challenges. You can get help anytime. Find emotional support, a helping hand or a shoulder to cry on. Aetna Resources For living is there for you and your household members.

Work, Life and Everything in-Between

You can reach Aetna Resources for Living 24/7/365 with just a call. It's free and private. Find help with issues such as:

- Daily Stress
- Mental Health and Wellbeing
- Personal and professional relationships
- Substance misuse
- Family conflict and more

Aetna Resource For Living Network Includes:

- Counselors
- Marriage and family therapists
- Substance abuse counselors

You can meet face-to-face or by televideo.

Confidential services available 24 hours a day, 7 days a week.

(800) 955-6422

TTY 711

resourcesforliving.com

Username: CHEMOURS

Password: CHEMOURSEAP



Teladoc. Behavioral and mental health telemedicine benefits are available and individuals who use these services will be required to pay for the cost of the visits as follows:

- Therapist/Psychologist: All Sessions are \$90 per visit
- Psychiatrist: Initiation Evaluation is \$200 per visit
- Ongoing Psychiatrist Sessions is \$100 per visit

Teladoc delivers a convenient, high quality healthcare experience, so you can get the right treatment for non-emergency illnesses at the right time. Unlike a doctor's office visit or urgent care treatment, Teladoc offers free general healthcare to you and your dependents who are enrolled in a Chemours medical plan.

Telemedicine for Behavioral & Mental Health. Anytime you need a doctor's expert help, Teladoc provides a convenient option to access health care. Through Teladoc, you have access to board certified doctors by phone or by video in minutes, and can receive certain prescriptions, if medically necessary. Teladoc will also offer members access to cognitive behavioral therapy, interpersonal therapy, and behavioral therapy. Call Teladoc at **(800) 835-2362**.

Important Note *Teladoc Behavioral and Mental Health benefits are not free, there is a fee to use these services. For more information, contact Teladoc at **(800) 835-2362**.*

Financial Wellbeing at Chemours

To help you provide financial protection for you and your family, Chemours provides a number of benefit options that offer income protection.

Chemours allows you to participate in two programs that can help you prepare for long-term financial needs through the:

- Chemours Retirement Savings Plan (RSP)
- Employee Stock Purchase Plan (ESPP)

Retirement Savings Plan (RSP)

The Chemours Retirement Savings Plan is a great benefit to help you save for the future. The RSP is a 401(k) Plan that allows eligible employees to contribute up to 90% of eligible pay toward saving for retirement, subject to annual IRS maximum contribution limits. Chemours matches 100% of a participant's contribution up to 6%. The IRS allows you to contribute a combined before-tax and Roth 401(k) maximum each year. The IRS contribution limit for those under 50 is \$22,500 in 2023. The catch-up contribution limit is \$7,500, so for those 50 and over your contribution limit is \$30,000 in 2023.

To help you secure your financial wellbeing, Chemours has enhanced the retirement savings plan by committing to a 1% to 3% yearly contribution. Your contribution percentage will be determined based on the combination of your Age and Years of Service. This contribution is in addition to matching 100% of employee's contributions up to 6%.

Employee Stock Purchase Plan (ESPP)

Through the ESPP, you can share in your company's potential success with the opportunity to purchase shares of your company's stock at a 5% discount through after-tax payroll deductions.

You can contribute from 1% to 10% of your base salary during each purchase date. There is an annual contribution limit of \$25,000. The purchase dates are typically in March and in September.

RSP and ESPP offered through Merrill, www.benefits.ml.com

Life Insurance

Chemours offers life insurance coverage options to help you protect your family in the event something happens to you. Chemours provides a Basic Insurance benefit of one (1) time your base salary at no cost to you.

Accidental Death and Dismemberment Insurance

You will automatically receive Accidental Death and Dismemberment Insurance coverage (AD&D) at no cost to you. Chemours provides AD&D benefits of one (1) time your base salary.

Occupational Accidental Death and Dismemberment Insurance

This benefit is provided by Chemours (at no cost to you) to help protect you and your family from the financial hardship a serious occupational accident or death can cause.

Disability Insurance

Chemours provides you with short-term and long-term disability insurance coverage at no cost to you. Short-term disability insurance provides full or partial pay during periods of approved disability. Long-term disability insurance provides 60% of your pay if you were to become disabled and unable to work.

Access helpful financial calculators and investment planning resources through Bank of America Merrill Lynch. To learn more, call (877) 854-CHEM or visit Benefits OnLine® at benefits.ml.com.



Educational Wellbeing at Chemours

SoFi Student Loan Repayment Benefit



The Student Loan Repayment benefit includes a Chemours yearly contribution of \$1,200 (\$100 monthly) directly to eligible employees' student loans. The maximum lifetime benefit is \$3,600.

Eligible employees are those who have completed an undergraduate degree or vo-tech/technical degree within the last 3 years.

Enrolling is easy! Employees must first update their education in Workday to confirm eligibility. Those who qualify will be sent an email notification directly from SoFi with enrollment instructions. Eligible employees can also enroll here: sofi.com/at-work/lookup/chemours.

SimpliCollege College Planning for Parents



With SimpliCollege, you can access the information you need to ensure you are educated on all the ways to pay for college, save wisely, and do everything to lower the cost of college for your student.

SimpliCollege also allows parents to successfully navigate the college planning process based on the year your child is in.

For more information, visit simplicollege.com/thechemourscompany.

Tuition Reimbursement

The Tuition Reimbursement benefit allows Chemours to invest in employees' careers through continuing education. This can be applied to a degree relatable to your role, or a future role at Chemours.

Undergraduate, Graduate Program Limits

- 80% of tuition and book costs up to \$7,500 (USD) per year

Specialty, Executive MBA, Doctoral Program Limits

- 80% of tuition and book costs up to \$15,000 (USD) per year

Voluntary & Additional Resources

Annual Open Enrollment is your opportunity to enroll in voluntary benefits programs, also called supplemental benefits. Voluntary benefits allow you to purchase additional insurance coverage for you and your family—usually at a lower group rate—through convenient payroll deductions.

Supplemental Life and Accidental Death and Dismemberment Insurance



Supplemental Life and AD&D Insurance coverage is administered by The Hartford.

During Annual Benefits Open Enrollment, you can elect to buy more life insurance coverage than what you have now, on an after-tax basis, and this includes Spouse Life and Child Life insurance (subject to evidence of insurability). Contact The Chemours Benefits Service Center for more information at [\(844\) 215-5096](tel:8442155096).

MetLife also offers voluntary Auto Insurance and Home Insurance benefits through Farmer's Insurance, which you will receive information about in the mail.

Accident Insurance



If you experience an unexpected accidental injury, MetLife's Accident Insurance helps protect you and your covered family members financially and will pay a cash benefit directly to the employee based on a schedule of conditions including injuries, medical services and treatments, hospitalization and sports accidents.

Critical Illness Insurance

MetLife Critical Illness Insurance provides a tax-free lump sum payment directly to you if you or a covered family member is diagnosed with certain medical conditions and meet the policy and certification requirements. Chemours is making some enhancements to the current plan to include an option to increase the benefit coverage amount up to \$30K and also adding new coverage categories to include: invasive cancer, stroke, benign brain tumor; skin cancer; diabetes (Type 1); Down Syndrome; Spina Bifida, just to name a few.

MetLife Health Screening Incentive

When you are enrolled in the Critical Illness Insurance Plan, you and your dependents are eligible to receive fifty dollars (\$50) per calendar year for taking one of the eligible screening/prevention measures.

Call [\(800\) 438-6388](tel:8004386388) to get your health screening incentive. MetLife will pay for one health screening benefit per covered person per calendar year.

Voluntary & Additional Resources

Hospital Indemnity

 **MetLife** You now have the opportunity to purchase additional hospital indemnity insurance which will pay a cash benefit to help with unexpected health-related expenses which result in hospitalization. This includes but not limited to: initial admission into the hospital, daily inpatient hospital stays and intensive care days, as well as daily inpatient rehabilitation, substance abuse and mental disorder and childbirth.

Legal Services Plan

Enrolling in the Legal Services plan gives you flexible options for meeting with attorneys who can provide you with advice on a variety of legal matters at discounted rates.

For more information, call MetLife at **(800) 438-6388** or visit mybenefits.metlife.com.

Pet Insurance

Chemours introduced Pet Insurance in Q2 of 2022 through MetLife, to be made available to US benefits-eligible employees. You can purchase MetLife Pet Insurance coverage for all of your four-legged dependents at any time during the year, not just during annual enrollment.

Some highlights include:

- Flexible product offerings with straightforward pricing options and customizable limits
- Deductible savings—your pet's deductible decreases if you go claim-free in a policy year
- Quick 3-step enrollment and hassle-free claims experience—most claims are processed within 10 days
- Multi-channel support options—caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years

TransAmerica Long Term Care Insurance - Universal Life Insurance with Living Benefits

 **TRANSAMERICA** Universal Life Insurance with Living Benefits offered by Transamerica Life Insurance Company was introduced in Q2 of 2022 and is now available for enrollment in 2023. Chemours has partnered with ACSIA Partners to help inform you and your family about this coverage and its value in preparing for the future.

The benefits available through these policies help provide financial protection for you and your family in the event of

death as well as expenses associated with needing care – either at home or in a facility. This valuable benefit bridges the gap in coverage left by medical insurance, disability insurance, and Medicare, providing you and your family with much needed financial security.

Coverage highlights include:

- No physicals or blood work required for eligible employees for up to \$150,000 in benefits
- Built-in living benefits in the event of terminal illness, and additional coverage options available for other care needs
- Coverage for spouses is available, and you also can add Term Life Insurance for a child as an optional policy rider
- Full policy portability in the event you retire from or otherwise leave Chemours

For more information, call Transamerica at **(888) 763-7474** or visit transamerica.com

Bright Horizons Back-up Care. Gives you access to caregivers who are employees of Bright Horizons or one of Bright Horizons' contracted trusted partners, who have passed a comprehensive background check, are trained in CPR and First Aid, and are trained specifically for back-up care.



Bright Horizons Back-up Care Is:

Instant

24/7 access and instant booking via web, mobile app, and phone, plus immediate confirmation, give you peace of mind.

Accessible

Center-based and in-home care options—4,500+ centers and 200,000+ in-home caregivers—each Bright Horizons owned or directly contracted.

Complete

200+ Bright Horizons Care Consultants trained to serve you 24/7—reliable healthcare options for all family members through a single program.

Exclusive

A national network of the highest-quality, vetted and accredited caregivers, exclusive to Bright Horizons, trained to help children and adults when short-term care needs arise.

Chemours Provider Contact List

Aetna	Chemours Tobacco Cessation Program	(800) 955-6422	resourcesforliving.com Username: CHEMOURS Password: CHEMOURSEAP	Tobacco Cessation Support
Aetna A1A	Aetna A1A Advocacy Services	(800) 417-2386	aetna.com	A single trusted advocate to help you with your healthcare needs—information about which benefits are covered under your medical plan, scheduling appointments, finding providers, claims questions, pharmacy questions, and more.
Aetna Medical	Medical Benefits	(800) 417-2386	aetna.com	Provider network listings, medical benefit questions, claims issues, healthcare consumer and wellness resources, mental health support, and network listings.
Aetna Resources for Living	Employee Assistance Program (EAP)	(800) 955-6422	resourcesforliving.com Username: CHEMOURS Password: CHEMOURSEAP	Confidential guidance resources via phone or web to legal, financial, and work-life balance services.
Bank of America Merrill Lynch	Chemours Retirement Savings Benefit 401(k)	(877) 854-CHEM <i>(877) 854-2436</i>	benefits.ml.com	Chemours RSP Benefits Online. Support for retirement planning and resources to invest and fund management.
Bank of America Merrill Lynch	Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA)	(866) 791-0250	myhealth.bankofamerica.com	Reimbursement of eligible medical expenses and dependent care. Tools and resources.
Bright Horizons	Back-up Care	(877) BH-CARES <i>(877) 242-2737</i>	clients.brighthorizons.com/ chemours	Services for back-up child and elder care
Express Scripts	Prescription Drug Coverage Benefits	(855) 853-4656	express-scripts.com	Mail order support, Rx claim issues, and prescription benefit questions.
Accredo Specialty Pharmacy		(800) 803-2523	accredo.com	Specialty prescriptions handled through Accredo Specialty Pharmacy.
Farmers Insurance	Auto & Home Insurance	(844) 937-4143	farmers.com	Receive savings & special group discounts on auto and home insurance
Hinge Health	Back and Joint Care	(855)902-2777	hingehealth.com	Virtual joint and back pain management program.
Livongo	Diabetes & Hypertension Management	(800) 945-4355	get.livongo.com/Chemours	Diabetes and Hypertension management program
Malloy Advisors	Medicare Assistance	(800) 933-8129	malloymedicare.com	Provides guidance through Medicare enrollment
MetLife	Accident Insurance	(800) 438-6388	mybenefits.metlife.com	Insurance to offset some expenses for unexpected accidents.

Chemours Provider Contact List

MetLife	Critical Illness Insurance	(800) 438-6388	mybenefits.metlife.com	Additional insurance to help with out-of-pocket medical and the living expenses for a covered critical illness.
MetLife	Hospital Indemnity Insurance	(800) 438-6388	mybenefits.metlife.com	Additional insurance to help with unexpected health-related expenses resulting in hospitalization.
MetLife Dental	Dental Benefits	(800) 942-0854	metlife.com/mybenefits	Dental claims support, dental benefit questions, and network listings.
MetLife Legal	Legal Plan	(800) 821-6400	legalplans.com	Professional legal advice and assistance including, estate planning, real estate, family law.
MetLife Pet Insurance	Pet Insurance	(800) 438-6388	quote.metlifepetinsurance.com	Additional insurance to help with unexpected vet expenses for covered accidents or illnesses
MyChemoursBenefits	Chemours Benefits Service Center	(844) 215-5096	MyChemoursBenefits.com	Your place for benefits, enrollment, support, and advocacy, including help with benefits questions, Rx issues, life event questions, life insurance questions and claims, etc.
SimpliCollege	SimpliCollege	Online access only	simplicollege.com/ thechemourscompany	Single resource to help families plan for, prepare for, and reduce the cost of a college education.
SoFi	Student Loan Repayment Assistance	(855) 456-7634	https://www.sofi.com/ at-work/lookup/chemours	SoFi allows Chemours to provide a yearly contribution of \$1,200 (\$100 monthly) directly to eligible employees' student loans.
Teladoc	Telemedicine	(800) 835-2362	teladoc.com/chemours	Access to quick non-emergency medical care. Consultation with a board certified, state licensed doctor via phone or online.
The Hartford	Group Life & AD&D	(877) 200-5870	thehartford.com	Income protection with Group Life & AD&D benefits provided to protect you and your family.
Transamerica	Universal Life Insurance with Living Benefits	(888) 763-7474	transamerica.com	Additional insurance to help provide financial protection for an employee's family in the event of death
Vision Benefits of America (VBA)	Vision Benefits	(800) 432-4966	vbaplans.com	Vision claims support, vision benefit questions, and network listings.
WEX	Commuter and Parking Benefits	(866) 451-3399 Option 1 (866) 451-3245 Claim processing fax number	benefitslogin.wexhealth.com	Reimbursement of eligible transit and parking expenses.

Go right to the benefits site!
Scan the code with your phone camera.



Paid Time Off at Chemours

Vacation Time

Chemours recognizes the importance of time off. Employees earn 15 days of vacation per year during the first 5 years of employment. Beginning in the sixth year of service, employees will earn one additional day of vacation each year until they reach 25 days of vacation in year 15.

Purchased Vacation

Chemours will once again offer employees the opportunity to purchase additional vacation time up to a maximum of 40 hours.

Purchased vacation is a “use it or lose it” offering so all hours must be used by year-end or it will be forfeited. It cannot be cashed in or carried over into next year.

Purchased vacation will not be cashed out at termination.

New hires are not eligible to purchase vacation, it can only be elected during annual open enrollment.

Parental Leave

The Parental Leave benefit provides 8 weeks (320 hours) of paid time off to allow all new mothers and fathers time to bond with their newborn or newly placed child within the first year after the life event or placement of the child. This time can be taken all at once or in increments, with manager approval. This parental leave is separate from disability leave and can be taken after disability leave ends.

Holiday Time

Chemours offers 13 holidays per year that are designated and personal. Designated and personal holidays may vary from location to location.

The Corporate 2023 Holiday schedule provides 10 paid holidays and 3 personal days. Please refer to your local site for information on 2023 holidays.

Holiday	Date
New Year's Day	Monday, January 2, 2023
President's Day	Monday, February 20, 2023
Memorial Day	Monday, May 29, 2023
Juneteenth	Monday, June 19, 2023
Independence Day	Tuesday, July 4, 2023
Labor Day	Monday, September 4, 2023
Thanksgiving Day	Thursday, November 23, 2023
Day After Thanksgiving	Friday, November 24, 2023
Christmas Eve	Monday, December 25, 2023
New Year's Eve	Friday, December 29, 2023



Metropolitan Life Insurance Company, New York, NY 10166

1 Any discussion of taxes herein or related to this document is for general information purposes only and should not be construed providing tax or legal advice. Employees should confer with their independent legal and tax advisors as appropriate.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. There is a preexisting condition limitation for hospital sickness benefits, if applicable. MetLife's Accident Insurance may be subject to benefit reductions that begin at age 65. And, like most group accident and health insurance policies, policies offered by MetLife may contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

METLIFE CRITICAL ILLNESS INSURANCE (CII) IS A LIMITED BENEFIT GROUP INSURANCE POLICY. Like most group accident and health insurance policies, MetLife's CII policies contain certain exclusions, limitations and terms for keeping them in force. Product features and availability may vary by state. In most plans, there is a pre-existing condition exclusion. In most states, after a covered condition occurs there is a benefit suspension period during which most plans do not pay recurrence benefits. Attained Age rates are based on 5-year age bands and will increase when a Covered Person reaches a new age band. A more detailed description of the benefits, limitations, and exclusions applicable can be found in the applicable Disclosure Statement or Outline of Coverage/Disclosure Document available at time of enrollment. For complete details of coverage and availability, please refer to the group policy form GPNP07-CI or GPNP09-CI, or contact MetLife for more information. Benefits are underwritten by Metropolitan Life Insurance Company, New York, New York.

MetLife's Critical Illness Insurance is not intended to be a substitute for Medical Coverage providing benefits for medical treatment, including hospital, surgical and medical expenses.

MetLife's Critical Illness Insurance does not provide reimbursement for such expenses.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans and Family Matters are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI. Payroll deduction required for group legal plans. Benefit programs offered by MetLife and its Affiliates contain certain exclusions and terms for keeping them in force. For costs and complete details of the coverage, call or write the company.

2 Terms and Conditions Apply. SOFI RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS AND BENEFITS AT ANY TIME WITHOUT NOTICE. To qualify, a borrower must be a U.S. citizen or permanent resident in an eligible state and meet SoFi's underwriting requirements. **SoFi refinance loans are private loans and do not have the same repayment options that the federal loan program offers such as Income Based Repayment or Income Contingent Repayment or PAYE.** Current as of June 1, 2017, SoFi loans not offered to residents of Nevada. Other state restrictions may apply. See eligibility requirements at sofi.com/legal. Licensed by the Department of Business Oversight under the California Finance Lender Law License No. 6054612. SoFi loans are originated by SoFi Lending Corp., NMLS # 1121636.

This summary provides a quick, easy-to-understand outline of your Plan options. Chemours has made every effort to ensure that this accurately reflects the plan documents and contracts. However, if there is any conflict or inconsistency between this guide and those documents or contracts, the documents or contracts will govern. Chemours reserves the right to change, modify, or discontinue at its discretion any of the plans, programs, or services described in this guide. If you are in a collective bargaining unit, the benefits described are subject to meeting any bargaining obligation.

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