



2022

# Benefits at a Glance

for U.S. Benefits Eligible Employees



Annual Open Enrollment  
October 18 - October 29, 2021

## More Options to Support Your Wellbeing

Chemours has long embraced the belief that wellbeing must focus on the whole self for each of us to be at our best. Our benefit programs are designed to support our three pillars: Physical, Financial, and Emotional Wellbeing.

We conducted a **Total Rewards Listening Tour** this year and met with a broad cross-section of employees in plants, labs, offices, and remote workers. Your feedback was invaluable in how we enhanced our benefit plans to create the right programs and deliver on our North Star: Your Wellbeing.

We heard that you need additional support managing healthcare expenses, planning for retirement, and time to be with your families for moments that matter most. We chose options that support these needs at costs that are affordable for all. Learn about the resulting enhancements and additions to our 2022 benefits plans in this guide.

### Changes to Health and Wellness Benefits

To help you with your physical and emotional wellbeing, our healthcare plans, featuring the triple tax preferred Health Savings Account, are complimented with the inclusion of a new diabetes and hypertension management program at no cost to you.

We will offer a new Hospital Indemnity program and have enhanced our Critical Illness and Accident plans. Enrolling in these programs will provide you with insurance coverage that will feel more like a co-pay style plan.

Our concierge partnership with Aetna will now include our Employee Assistance Program which will allow for better coordination of your physical and mental health and provide for expanded access to caregivers.

We will also provide additional support to our employees seeking gender affirmation.

Additionally, we will extend our benefits to cover employee's same sex domestic partners and their dependents.

### Changes to Financial Benefits

To help you secure your financial wellbeing, we are enhancing our 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%, giving us a matching benefit of up to 9%.

### Time to Renew and Recharge

We have brought back purchased vacation and introduced Juneteenth as a paid company holiday in addition to the existing company holidays and your 3 floating paid holidays.

We are expanding parental leave to 8 weeks of paid time off after the birth of a baby and newly adopted or foster children.

We all want Chemours to be the **Greatest Place to Work** where each person can be their best self. While our benefits programs are only part of our overall commitment to you, we know having a great plan to support you and your family is critical to Chemours reaching its full potential!

This *Benefits at a Glance* guide provides information and upcoming changes to the benefit programs available to you for 2022. Review your options carefully so you can make choices that suit your needs.

For more information to help you get the best healthcare for you and your family, call **The Chemours Benefits Service Center at (844) 215-5096** or visit [ChemoursBenefits.com](http://ChemoursBenefits.com).

# Plan Ahead to Set a Steady Course

## Annual Open Enrollment Starts October 18, 2021 and Ends on October 29, 2021.

### 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: chemourscompany (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.

### 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 [ChemoursBenefits.com](#).

**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 2022, 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 2021 and then again to elect your coverage for 2022.

**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](#).

# 2022 Chemours Benefits Highlights

## Our Annual Open Enrollment Site is [MyChemoursBenefits.com](http://MyChemoursBenefits.com)

**NEW Livongo.** We are excited to announce the Livongo for Diabetes and Hypertension Management Program, a new benefit being offered at no cost to you. The Livongo Program makes living with diabetes and 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.

**NEW Voluntary Benefits.** Chemours is enhancing the Critical Illness and Accident Plans and offering a new Hospital Indemnity program administered by MetLife. Additional coverage for hospitalizations will be offered to help reduce the financial impact of unexpected health-related events.

**NEW Parental Leave.** Chemours will be increasing the time off given for parental leave to 8 weeks of paid time off after the birth of a baby. This change also includes the increased time off for newly adopted and foster children.

**NEW Transgender Benefits.** Chemours will be enhancing the current transgender benefit coverage with Aetna to add some cosmetic procedures that are not considered medically necessary.

**NEW Dependent Eligibility.** Beginning January 1, 2022, Chemours is adding dependent benefit coverage to include same sex domestic partners and their dependent children. Dependent eligibility covers all Chemours benefit plans.

**NEW 401(k) Enhancement.** Chemours is enhancing our 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%.

**NEW Purchased Vacation Is Back!** Beginning January 1, 2022, the purchased vacation benefit is back! Employees can purchase additional vacation time on a before-tax basis in 1 hour increments 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.

The sequence in which to use purchased vacation has also changed. The US Vacation rules define the order of vacation taken as 1) Purchased Vacation, 2) Standard Vacation (includes carryover vacation), 3) Grandfathered Vacation.

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.

### 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.



**NEW 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](http://resourcesforliving.com)

Username: CHEMOURS

Password: CHEMOURSEAP

# 2022 Chemours Benefits Highlights

## Complete Your Biometric Screening and Save \$1,380 in 2022!

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 21, 2021**, employees who wish to enroll in a Chemours medical plan for 2022 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, 2021** to receive savings in 2022. **We will not accept late confirmations.**

Visit [My.QuestForHealth.com](http://My.QuestForHealth.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.

- 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, 2021**. 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.

Employees hired in 2022 have 31 days from their hire date to complete and submit biometric screening results. Medical coverage savings are pro-rated from date of hire.

We anticipate focusing on tobacco cessation as part of our wellbeing campaign in 2022. More information will be shared on this topic when it becomes available. Health Risk Assessments will not be available this year. However, we recommend reviewing your biometric screening results with your doctor to establish a wellbeing plan.

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

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

Email: [Wellness@QuestDiagnostics.com](mailto: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

## Prescription Coverage Highlights

**Specialty Medication.** Express Scripts partners with Accredo to administer specialty medication. Contact Accredo at **(800) 803-2523**.

**Generic Medication on Preventive Medication List.** No charge (you pay \$0).

**Preferred Brand Medication.** You pay 20% of the cost of the medication up to a maximum of \$125.

**Non-Preferred Brand.** You pay 40% of the cost of the medication up to a maximum of \$250.

## 2022 Healthcare Premiums (what you pay)

**Medical.** There will be a 3.6% cost increase to what employees pay for medical insurance premiums due to the rise in medical care costs and claims experience. Chemours has chosen to share only half of the projected 7.2% increase with employees.

**Dental.** There will be no increase to what you pay for your dental insurance premiums in 2022, the premiums will be the same as they were for 2021.

**Vision.** There will be no increase in the amount that you pay for 2022 vision insurance premiums, the premiums will be the same as they were for 2021.

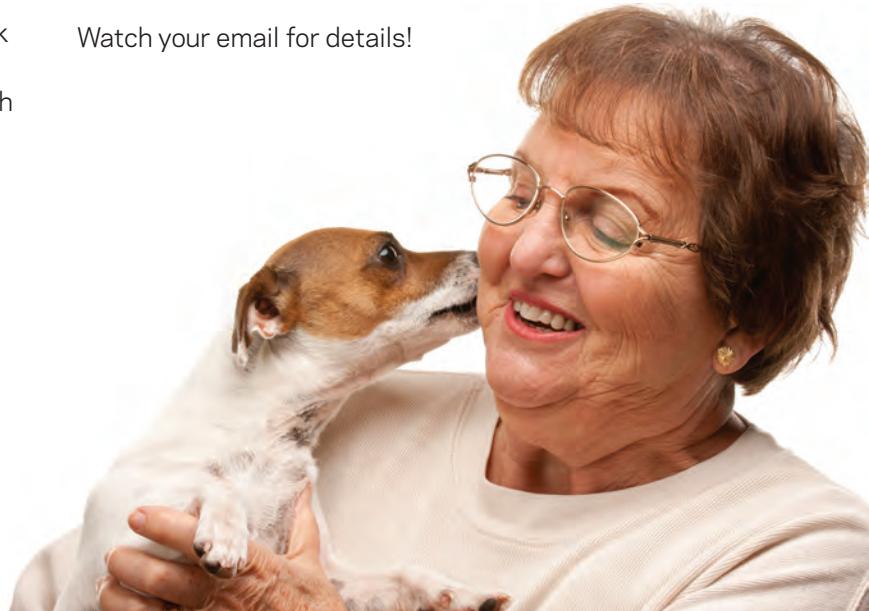
**Voluntary Life Insurance.** Voluntary life insurance premiums are based on age bands for Employee and Spouse or Domestic Partner Life Insurance.

## Coming Soon in 2022

### Long-Term Care Insurance

### MetLife's Pet Insurance

Watch your email for details!



# Aetna One® Advocate

## 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

## 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



# Chemours Medical Plan Comparison

Chemours offers two Medical High Deductible Health Plan options administered by Aetna. 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, 2021.



	Choice Plan		Choice Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Preventive Care</b>	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
<b>Annual Deductible</b> <small>Applies to both medical and prescription drug expenses combined.</small>	\$2,500 Individual  \$5,000 Other coverage levels	\$3,500 Individual  \$6,000 Other coverage levels	\$1,400 Individual  \$2,800 Other coverage levels	\$2,500 Individual  \$4,000 Other coverage levels
<b>Chemours HSA Contribution</b>	\$600 Individual  \$1,200 Other coverage levels		\$600 Individual  \$1,200 Other coverage levels	
<b>Coinurance for Medical Services</b> <small>Office visits; Chiropractic care (\$1,000 annual limit) Labs/X-Rays; Hospitalization/Surgery</small>	You pay 20% After Deductible	You pay 40% After Deductible	You pay 20% After Deductible	You pay 40% After Deductible

## Prescription Medication

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

## Out-of-Pocket Maximum

Applies to both medical and prescription drug expenses combined.

<b>You Only</b>	\$6,000	\$15,000	\$5,000	\$15,000
<b>Other Coverage Levels</b> <small>Combined family out-of-pocket max.</small>	\$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
<b>You Only</b>	\$154.26	\$39.26	\$197.92	\$82.92
<b>You + Spouse or Domestic Partner</b>	\$257.83	\$142.83	\$359.43	\$244.43
<b>You + Child(ren)</b>	\$242.20	\$127.20	\$334.93	\$219.93
<b>You + Family</b>	\$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](http://metlife.com/mybenefits).

Coverage	MetLife 100/80/50 Plan						
<b>Annual Deductible</b> Applies to basic and major services	\$50 per individual up to a maximum of two deductibles per family in a calendar year						
<b>Preventive Services; Covered 100%</b> 2 regular cleanings per calendar year  Dental X-rays: Bitewing X-rays—One time per year; Whole mouth X-rays—One time every 60 months	You pay reasonable and customary						
<b>Basic Services; Covered 80%</b> Includes simple extractions, bridges repair, crowns, fillings, general anesthesia, and other covered dental services  Benefit frequency and limits apply	You pay approximately 20%						
<b>Major Services; Covered 50%</b> Includes dentures, crowns, inlays, onlays, implants, and bridges  Benefit frequency and limits apply	You pay approximately 50%						
<b>Orthodontia Services; Covered 50%</b> Coverage for children and adults	You pay 50%						
<b>Annual Benefit Limit</b>	\$1,500 per covered individual						
<b>Lifetime Orthodontic Limit</b>	\$1,500 per covered individual, regardless of age						
Dental Plan 2022 Monthly Premiums							
<b>You Only</b>	\$11.93	<b>You + Spouse or Domestic Partner</b>	\$23.86	<b>You + Child(ren)</b>	\$26.85	<b>You + Family</b>	\$38.78



# 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 no increase in vision premiums for 2022, you will pay the same amount you paid in 2021.** For more information, call VBA at **(800) 432-4966** or visit [vbaplans.com](http://vbaplans.com).

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

## 2022 Choice Vision Plan Monthly Premiums

<b>You Only</b>	\$8.28	<b>You + Spouse or Domestic Partner</b>	\$15.28	<b>You + Child(ren)</b>	\$14.42	<b>You + Family</b>	\$23.26
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## 2022 Choice Plus Vision Plan Monthly Premiums

<b>You Only</b>	\$13.94	<b>You + Spouse or Domestic Partner</b>	\$27.24	<b>You + Child(ren)</b>	\$24.04	<b>You + Family</b>	\$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.

### Physical Wellbeing Now and for Your Future

Chemours offers comprehensive benefits that supplement these core healthcare benefits:

- Medical, dental and vision insurance
- Advocacy Services with Aetna One® Advocate for employees enrolled in a Chemours Medical Plan
- Savings accounts for certain medical, childcare, and commuter expenses:
- Health Savings Accounts (HSA)
  - Chemours contributes \$600 for individuals or up to \$1,200 for other coverage levels for employees participating in our medical plans
  - You can contribute additional amounts up to the IRS maximum limits each year
- Limited Purpose Flexible Spending Account
- Dependent Care
- Commuter

Call Bank of America for HSA, Limited Purpose FSA, and Dependent Care FSA. Call WEX for Commuter FSA.

### 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.

### NEW Livongo



We are excited to announce the Livongo for Diabetes and Hypertension Management Program, a new benefit being offered at no cost to you. The Livongo Program makes living with diabetes and 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](http://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](http://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 2022, there is an increase in how much you can contribute or save to your HSA. You may contribute up to \$3,650 for individual coverage and up to \$7,300 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 2022 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 2021 HSA election (payroll deduction) will continue into 2022.

*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 Healthcare FSA and the Dependent Care FSA. FSA elections for 2021 will not carry over into 2022.

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

## 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://irs.gov), **Publication 502** (Medical and Dental Expenses) or **Publication 503** (Child and Dependent Care Expenses).

### Limited Purpose Healthcare Flexible Spending Account (FSA)

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

The IRS has not yet released annual contribution limits for 2022.

### Dependent Care FSA

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 2022.

### Commuter FSA



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 2022.

Call **(866) 791-0250** or visit  
[myhealth.bankofamerica.com](http://myhealth.bankofamerica.com)

For More Information About the Commuter FSA, Contact WEX

Call **(866) 451-3399** or visit  
[wexinc.com/solutions/benefits](http://wexinc.com/solutions/benefits)

# Holistic Wellbeing at Chemours

## Physical, Mental, and Emotional Wellbeing

### Telemedicine



**Teladoc.** Telemedicine benefits will be enhanced effective January 1, 2022 to add behavioral and mental health telemedicine benefits, 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**.

# 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](http://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](http://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

# 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.

## Retirement Savings Plan (RSP) and Employee Stock Purchase Plan (ESPP)

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 has not yet released annual contribution limits for 2022. Beginning 2022, Chemours is enhancing our 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%. More details to come!

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)<sup>6</sup>
- Employee Stock Purchase Plan (ESPP)<sup>6</sup>

Chemours matches your contributions dollar for dollar on the first 6% of your eligible earnings

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](http://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.

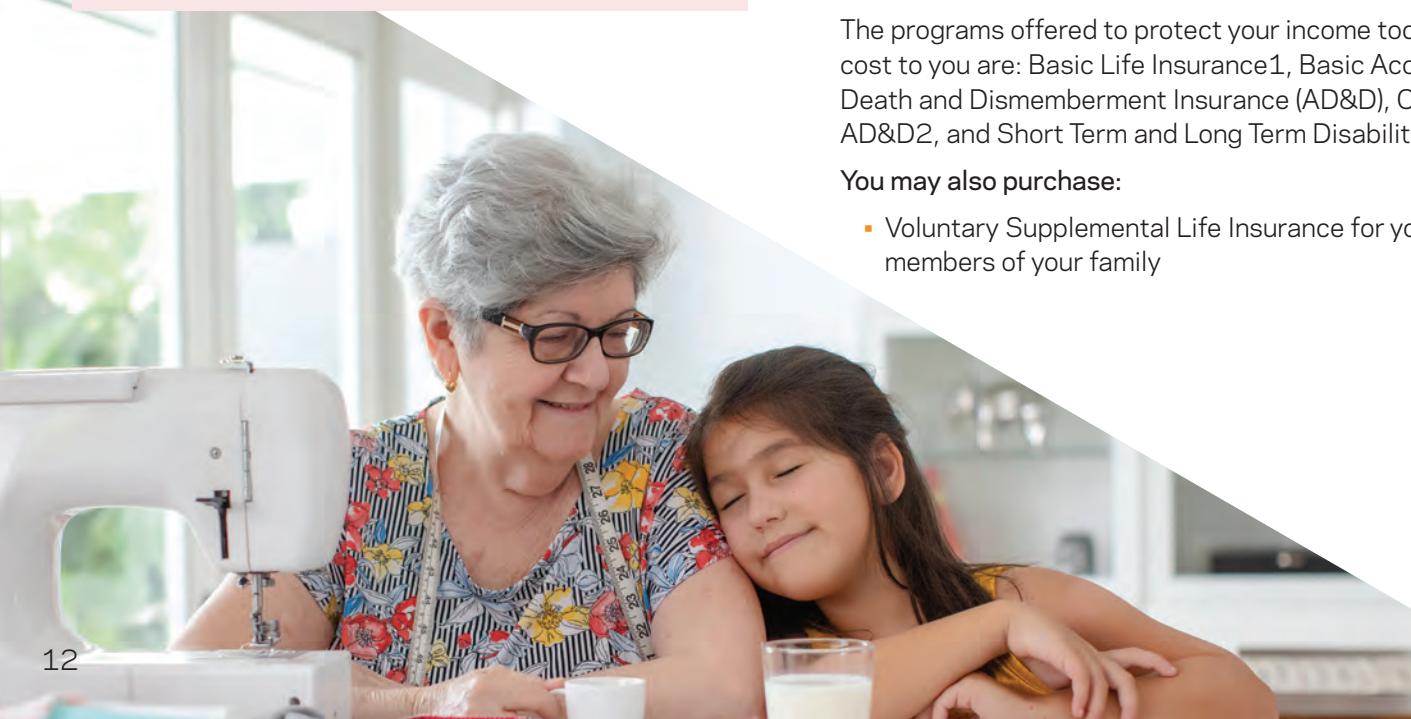
## Additional Resources

### Financial Wellbeing Now and for Your Future through Income Protection

The programs offered to protect your income today at no cost to you are: Basic Life Insurance<sup>1</sup>, Basic Accidental Death and Dismemberment Insurance (AD&D), Occupational AD&D<sup>2</sup>, and Short Term and Long Term Disability Insurance.

You may also purchase:

- Voluntary Supplemental Life Insurance for yourself and members of your family



# Voluntary & Additional Resources

Annual Open Enrollment is your opportunity to enroll in voluntary benefits coverage, 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**.

Chemours offers certain voluntary benefit programs administered by MetLife.<sup>1</sup> Accident Insurance, Critical Illness Insurance, and Legal Service coverage all on a post-tax basis.

MetLife also offers voluntary Auto Insurance and Home Insurance benefits, 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 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** to get your health screening incentive. MetLife will pay for one health screening benefit per covered person per calendar year.

## NEW Hospital Indemnity

Beginning January 1, 2022, you will 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](http://mybenefits.metlife.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

<b>Accident Insurance</b>	MetLife	<b>(800) 438-6388</b>	mybenefits.metlife.com	Insurance to offset some expenses for unexpected accidents.
<b>Aetna A1A Advocacy Services</b>	Aetna A1A	<b>(800) 417-2386</b>	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.
<b>Back-up Care</b>	Bright Horizons	<b>(877) BH-CARES</b> (877) 242-2737	clients.brighthorizons.com/ chemours	Services for back-up child and elder care
<b>Chemours Benefits Service Center</b>	MyChemoursBenefits	<b>(844) 215-5096</b>	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.
<b>Chemours Retirement Savings Benefit 401(k)</b>	Merrill Lynch	<b>(877) 854-CHEM</b> (877) 24-2436	benefits.ml.com	Chemours RSP Benefits Online. Support for retirement planning and resources to invest and fund management.
<b>Chemours Tobacco Cessation Program</b>	Aetna	<b>800-955-6422</b>	info@Aetna.com	Tobacco Cessation Support
<b>Commuter Benefits</b>	WEX	<b>(866) 451-3399</b> Option 1 <b>(866) 451-3245</b> Claim processing fax number	wexinc.com/solutions/ benefits	Reimbursement of eligible transit and parking expenses.
<b>Critical Illness Insurance</b>	MetLife	<b>(800) 438-6388</b>	mybenefits.metlife.com	Additional insurance to help with out-of-pocket medical and the living expenses for a covered critical illness.
<b>Dental Benefits</b>	MetLife Dental	<b>(800) 942-0854</b>	metlife.com/mybenefits	Dental claims support, dental benefit questions, and network listings.
<b>Employee Assistance Program (EAP)</b>	Aetna	<b>(800) 955-6422</b>	resourcesforliving.com Chemours access: CHEMOURSEAP	Confidential guidance resources via phone or web to legal, financial, and work-life balance services.
<b>Group Life &amp; AD&amp;D</b>	The Hartford	<b>(877) 200-5870</b>	thehartford.com	Income protection with Group Life & AD&D benefits provided to protect you and your family.

# Chemours Provider Contact List

<b>Health Savings Accounts (HSA)</b> and <b>Flexible Spending Accounts (FSA)</b>	Bank of America	<b>(866) 791-0250</b>	myhealth.bankofamerica.com	Reimbursement of eligible medical expenses and dependent care. Tools and resources.
<b>Hospital Indemnity Insurance</b>	MetLife	<b>(800)438-6388</b>	mybenefits.metlife.com	Additional insurance to help with unexpected health-related expenses resulting in hospitalization.
<b>Legal Plan</b>	MetLife Legal	<b>(800) 821-6400</b>	legalplans.com	Professional legal advice and assistance including, estate planning, real estate, family law.
<b>Livongo</b>	Livongo	<b>(800) 945-4355</b>	get.livongo.com/Chemours	Diabetes and Hypertension management program
<b>Medical Benefits</b>	Aetna Medical	<b>(800) 417-2386</b>	aetna.com	Provider network listings, medical benefit questions, claims issues, healthcare consumer and wellness resources, mental health support, and network listings.
<b>Prescription Drug Coverage Benefits</b>	Express Scripts Accredo Specialty Pharmacy	<b>(855) 853-4656</b> <b>(800) 803-2523</b>	express-scripts.com accredo.com	Mail order support, Rx claim issues, and prescription benefit questions. Specialty prescriptions handled through Accredo Specialty Pharmacy.
<b>SimpliCollege</b>	SimpliCollege	Online access only	simplicolllege.com/ thechemourscompany	Single resource to help families plan for, prepare for, and reduce the cost of a college education.
<b>Student Loan Repayment Assistance</b>	SoFi	<b>(833) 277-7634</b>	at-work-support@sofi.com	SoFi allows Chemours to provide a yearly contribution of \$1,200 (\$100 monthly) directly to eligible employees' student loans.
<b>Telemedicine</b>	Teladoc	<b>(800) 835-2362</b>	teladoc.com/chemours	Access to quick non-emergency medical care. Consultation with a board certified, state licensed doctor via phone or online.
<b>Vision Benefits</b>	Vision Benefits of America (VBA)	<b>(800) 432-4966</b>	vbaplans.com	Vision claims support, vision benefit questions, and network listings.

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.

## NEW Parental Leave

The Parental Leave benefit will now provide 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 2022 Holiday schedule provides 10 paid holidays and 3 personal days. Please refer to your local site for information on 2022 holidays.

Holiday	Date
New Year's Day	Monday, January 3, 2022
President's Day	Monday, February 21, 2022
Memorial Day	Monday, May 30, 2022
Juneteenth	Monday, June 20, 2022
Independence Day	Monday, July 4, 2022
Labor Day	Monday, September 5, 2022
Thanksgiving Day	Thursday, November 24, 2022
Day After Thanksgiving	Friday, November 25, 2022
Christmas Eve	Friday, December 23, 2022
New Year's Eve	Friday, December 30, 2022



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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