



2021 Annual Open Enrollment Employee FAQs

These FAQs are applicable to all U.S. Chemours benefits-eligible employees

1. When is Beneflex Annual Open Enrollment?

This year's Annual Open Enrollment is scheduled for **October 26 - November 6, 2020**.

2. What will happen to my current benefits if I do not take action during the Open Enrollment period?

If you do not enroll for 2021, your current benefits will carry over to 2021, except for your Limited Purpose Healthcare Flexible Spending Account (FSA), and your Dependent Care FSA, which require an annual election. If you do not make an election for your Limited Purpose Healthcare FSA, or your Dependent Care FSA, your elections will be reset to \$0 and you will not have these benefits for 2021.

3. How do I qualify for a lower medical premium in 2021?

We are opting out of the Health Screenings this year because of concerns over how to facilitate them safely.

All employees enrolled in a Chemours medical plan for 2021 will get a medical premium discount in 2021, with no health screening required. That means, no biometric screening, no health risk assessment, no tobacco test, and no tobacco cessation program will be necessary in order to receive the discount.

If you are a tobacco user, you will also receive the medical insurance premium discount even if you do not sign up for a tobacco cessation program.

4. If I use tobacco, is there any tobacco cessation program available to me?

If you are ready to quit tobacco, beginning October 15, 2020, our new Healthy Guidance® Tobacco Cessation program can help. Administered by ComPsych, the Healthy Guidance® Tobacco Cessation Program focuses on quitting and staying tobacco free, and includes five (5) phone consultations at no cost to you. For more information or to enroll at any time, call ComPsych at **(866) 974-7366**.

Employee FAQs

5. When are benefits for 2021 effective?

Benefit elections made during Open Enrollment are effective on January 1, 2021 and remain in effect for the full plan year unless you experience a qualified life event such as divorce, birth, or adoption of your child.

6. What are the highlights and changes for 2021?

Purchased Vacation—Beginning January 1, 2021, the purchased vacation benefit will no longer be offered as a benefit to employees. During this year's annual open enrollment, employees cannot make an election for purchased vacation. All employees who elected purchased vacation for 2020 must use purchased vacation days by December 31, 2020 or those days will be forfeited.

Tobacco Cessation Program—There will be a new free tobacco cessation program administered by ComPsych beginning October 15, 2020.

Bright Horizons Care Program—We are introducing a new Backup Care program for child care and elder care that is administrated by Bright Horizons beginning October 15, 2020. More information about how to access Bright Horizon services is coming soon.

Teladoc Changes—Telemedicine benefits will be enhanced effective January 1, 2021 to add behavioral and mental health benefits, these new available benefits will be fee for service. Individuals will be required to pay for the cost of the Behavioral/Mental Health visits which are structured as follows:

- Therapist/Psychologist: All Sessions = \$90 per visit
- Psychiatrist: Initiation Evaluation = \$200 per visit, and Ongoing Psychiatrist Sessions = \$100 per visit

Prescription Plan Change—Beginning January 1, 2021, HIV pre-exposure prophylaxis (PrEP) anti-retroviral therapy is now considered preventive medication that must be covered under the Affordable Care Act (ACA) at no cost to high-risk members

- Medications that are on the preventive list bypass the deductible phase of our medical insurance plans and move directly to the coinsurance phase

SoFi Student Loan Benefit—Beginning January 1, 2021, Chemours will provide student loan contributions administered by SoFi to eligible employees. The benefit is up to \$1,200 annually for 3 years for qualifying loans; maximum lifetime benefit of \$3,600; eligible employees are those who completed an undergraduate degree in the last 1-3 years and have not participated in the Chemours tuition reimbursement program.

Healthcare Premiums—There will be an increase in the medical premiums for 2021. There will be no increase in dental and vision insurance premiums or any voluntary benefit premiums, such as voluntary life, accident insurance, and the legal plan for 2021.

7. What were the changes to the Purchased Vacation benefit for 2020?

For 2020, we changed the Vacation Purchase Rules, where legally permissible. Employees will not be able to cash out unused Purchased Vacation at year's end, and purchased vacation cannot be carried over. If you participate in this plan, you will need to use all your vacation by year's end or lose any purchased vacation not used. The rules on separation of employment from Chemours do not change—unused Purchased Vacation is cashed out and in the employee's final paycheck.

8. What are the advocacy services offered by Aetna A1A?

Aetna One Advocate, also called A1A, is confidential advocacy support that includes access to clinical specialists who can help you and your dependents who are enrolled in the Chemours medical plan.

You will be assigned your own personal advocate who always remains the first point of contact for you.

Employee FAQs

9. Will new ID cards be issued?

Medical & Prescription: A new medical insurance ID card and a new Express Scripts prescription card will be mailed to all employees who enroll in a Chemours medical plan for the first time, by December 31, 2020.

HSA: You will receive a new HSA debit card if you enroll in the HSA for the first time only.

FSA: You will receive a new FSA card if you enroll in the FSA for the first time only.

Vision: Vision ID cards are not required, and no ID card is required when you go to the eye doctor or service provider.

FSA Commuter: You will receive a new FSA debit card if you enroll in the FSA for the first time only.

If you do not receive your new ID cards by December 31, 2020 please contact The Chemours Benefits Service Center at [\(844\) 215-5096](tel:844-215-5096).

10. How do I enroll or make changes?

There are 2 ways to enroll during Annual Open Enrollment:

1. Call The Chemours Benefits Service Center [\(844\) 215-5096](tel:844-215-5096) Monday through Friday, 8:00 am to 9:00 pm ET.
2. Online at [MyChemoursBenefits.com](https://www.mychemoursevenefits.com). Live Chat connects you to an online Chemours Benefits Service Center Representative Monday through Friday, 8:00 am to 9:00 pm ET.

11. Where can I get help with my benefits enrollment or help choosing any of my benefits?

Call The Chemours Benefits Service Center at [\(844\) 215-5096](tel:844-215-5096). Representatives can answer your benefit questions and can take your enrollment by telephone. You can also call your Aetna One Advocate at [\(800\) 417-2386](tel:800-417-2386) and your Advocate can provide you with guidance and support.

12. What is the definition of an eligible dependent? Do I need to provide documentation as proof of my dependent?

Your eligible dependents include: your spouse and your children (includes stepchildren, legally adopted children, a child placed for adoption, or any child whose coverage is your responsibility under the terms of a qualified release or court order).

To receive coverage for your dependents, you must provide proof, such as a birth certificate or marriage certificate. If you do not provide proof, your dependents will be dropped from coverage.

No person may be covered both as an employee and a dependent, and no person may be covered as a dependent of more than one employee.

13. How do I elect my beneficiaries?

401k: Beneficiary elections can be made online at benefits.ml.com.

Life Insurance: Beneficiary elections and subsequent changes are made directly online at [MyChemoursBenefits.com](https://www.mychemoursevenefits.com). There are no forms to complete when electing and/or changing beneficiaries for life insurance.

Health Savings Account: Beneficiary elections and subsequent changes are made directly online on the Bank of America portal at www.myhealth.bankofamerica.com.

14. After I complete my benefits enrollment, can I get a statement that confirms all of my benefit elections?

When you are done making your benefit elections online, save and submit them. A benefits confirmation statement will be mailed to you. You can also access and print a copy of your benefit elections for your records online at [MyChemoursBenefits.com](https://www.mychemoursevenefits.com).

Employee FAQs

15. What is a “qualified life event”?

Qualified life events include:

1. A change in status, including marital status, common-law marriage where recognized by state law, divorce, death of a spouse, legal separation, and change in the number of dependents (including through birth, death, adoption, legal guardianship, and placement for adoption).
2. Open Enrollment for your dependent’s employer.
3. Employment status (any changes in your spouse’s or your other dependents’ employment status that result in gaining or losing eligibility for coverage).
4. Entitlement to Medicare or Medicaid.
5. Exhaustion of COBRA continuation coverage.

16. What are plan deductibles?

The annual deductible is the dollar amount of covered expenses that you must pay before the medical plan starts paying benefits. The deductible applies to both medical and prescription expenses combined.

The deductibles for 2021 for individual/family coverage under the Chemours medical plans are:

Choice Plus Medical Plan: In-network \$1,400/\$2,800; out-of-network \$2,500/\$4,000

Choice Medical Plan: In-network \$2,500/\$5,000; out-of-network \$3,500/\$6,000

17. What are the medical plan out-of-pocket maximums?

If you enroll in a Chemours medical plan, there is a cap or maximum amount that you will pay for your medical and prescription expenses combined for both in-network and out-of-network expenses.

The out-of-pocket maximums for the Chemours medical plans for 2021 are:

Choice Plus Plan: In network \$5,000 for any one family member and \$10,000 for other coverage levels; Out-of-network \$15,000 for any one family member and \$30,000 for other coverage levels.

Choice Plan: In-network \$6,000 limited for any one family member and \$12,000 for other coverage levels; Out-of-network \$15,000 for any one family member and \$30,000 for other coverage levels.

18. Why do I seem to have to pay each time I go to the doctor or when I go to fill a prescription?

Chemours medical plans are high-deductible health plans. That means that except for most preventive medical care and preventive prescription medications, all of your healthcare (including prescriptions) is subject to the deductible and coinsurance. Once you’ve met your annual deductible, you pay the applicable coinsurance until you reach your annual out-of-pocket maximum, and then the plan pays 100% of covered in-network medical and prescription expenses.

19. Does Chemours offer a Flexible Spending Account (FSA)?

Chemours offers three (3) types of Flexible Spending Accounts:

Limited Purpose Healthcare FSA: The Limited Purpose Healthcare FSA can only be used for qualified dental and vision expenses. The Limited Purpose Healthcare FSA cannot be used for medical and prescription expenses.

Dependent Care FSA: The Dependent Care FSA can be used to pay for qualified childcare expenses. To be eligible to participate in the Dependent Care FSA, both parents must work outside of the home and the child must be under 13 years old or older who is not able to take care of him/herself.

Commuter FSA: You can reduce your commuting expenses when you set aside pre-tax money through payroll deductions for qualified transit and parking expenses. You can enroll in the Commuter FSA and make changes to your payroll deductions at any time during the year.

Employee FAQs

20. What is a Health Savings Account (HSA)?

When you enroll in a Chemours medical plan, you may be eligible for a Health Savings Account. If you are covered by another health plan that does not qualify as a high-deductible health plan or by Medicare, the IRS requires that you decline enrollment in an HSA. When you open an HSA, it is your personal savings account, and the money will remain in your account until you spend it. You can enroll in the HSA and make changes to your HSA payroll deductions at any time during the year.

21. Does Chemours provide employer contributions to a Health Savings Account (HSA)?

Yes, the Company provides one-time contribution of \$600 (single coverage) or \$1,200 (for other tier coverages). If you are enrolling in a Chemours Medical Plan for the first time and you are eligible for a Health Savings Account, your account will be opened automatically. If you are a new hire, your HSA Company contribution will be prorated based on your date of hire.

22. How does Medicare work with Chemours health coverage?

Whether Medicare or Chemours pays first depends on a number of things. If you have questions about who pays first, call Medicare BCRC (855) 798-2627. Be sure to tell your doctor or healthcare provider if you have health coverage with Chemours in addition to Medicare. This will help them send your bills to the correct payer.

23. What are some of the differences between a Health Savings Account (HSA) and The Limited Purpose Healthcare FSA (FSA)?

Depending on what your individual needs are, there are advantages to both the HSA and the FSA programs. The table on the following page shows some of the primary differences between the HSA and FSA programs.

Employee FAQs

Health Savings Account (HSA)	Limited Purpose Healthcare FSA
Can be used for medical, prescription, dental, and vision expenses.	Can be used for dental and vision expenses only.
A personal savings account, the money is yours for the rest of your life, even if you retire or leave Chemours. Your account earns interest, and once your HSA balance reaches \$1,000, you can invest it in mutual funds.	"Use it or lose it" benefit. If you do not use the funds in your Limited Purpose Healthcare FSA by December 31 each year, you will forfeit unused funds.
Chemours contributes \$600 for individual coverage and \$1,200 for family coverage to eligible employees' HSA.	No contribution from Chemours.
<p>Annual 2021 IRS limit is \$3,600 for individual and \$7,200 for family coverage (includes your contributions and Chemours contributions).</p> <p>If you are age 55 and older, the IRS allows you to contribute up to an additional \$1,000.</p>	The IRS limit for the Limited Purpose Healthcare Flexible Spending Account in 2021 is \$2,750.
Individual contributions: you can elect how much you want deducted from your paycheck at any time during the year.	Individual contributions: you elect how much you want deducted from your paycheck only during annual enrollment; no changes to the amount are allowed during the year.