



2023 Annual Benefits Open Enrollment Employee FAQs

for U.S. Benefits Eligible Employees

Annual Open Enrollment
October 18 - October 31, 2022

1. When is Benefits Annual Open Enrollment?

This year's Annual Open Enrollment is scheduled for **October 18 - October 31 2022**.

2. What do new hires need to do during Annual Enrollment?

New hires have 31 days from their date of hire to enroll in benefits. The effective date of coverage is the date of hire.

Employees hired on or after October 1 will need to complete dual enrollment - enroll for 2022 benefits and also enroll for 2023 benefits. New hires will receive two benefit confirmation statements one to confirm benefit elections for 2022 and a second to confirm benefit elections for 2023. If a new hire enrolls for 2022 benefits and takes no action to enroll or waive coverage, their benefit elections for 2022 will roll over to 2023, with the exception of an FSA (Limited Purpose FSA and Dependent Care FSA), both require an active enrollment.

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

If you do not enroll for 2023, your current benefits will carry over to 2023, except for your Limited Purpose Flexible Spending Account (LPFSA), and your Dependent Care Flexible Spending (DCFSA), which require an annual election. If you do not make an election for your LPFSA or

your DCFSA, your elections will be reset to \$0 and you will not have these benefits for 2023.

4. How do I qualify for a lower medical premium in 2023?

Starting September 19, 2022, employees who wish to enroll in a Chemours medical plan for 2023 can save \$115 per month on their medical premiums 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.

Your Screening Options

Schedule a Screening: Visit a Quest Diagnostics Patient Service Center.

Physician Results Form: Request your healthcare provider complete a physician form certifying you have successfully completed a biometric screening.

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.

Employee FAQs

How to Get Started

Visit [My.QuestForHealth.com](https://myquestforhealth.com) to set up your account

Chemours is the Registration Key

Enter your Employee ID Number and Date of Birth to confirm eligibility

Select your screening option

Visit the [Benefits Catalyst Page](#) to view guides and resources on completing your biometric screening

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.

5. I was hired in 2022 and already completed a biometric screening, do I need to complete another for 2023?

No, if you have already completed a biometric screening for 2022, you do not need to complete another and your results will automatically carryover and you will receive the credit in 2023.

6. What are the highlights and changes for 2023?

Healthcare Premiums. There will not be an increase in the medical premiums for 2023. They will remain the same as 2022 premiums. Please refer to the Benefits Guide for detailed rate information.

Hinge Health Back and Joint Care Program. Chemours is pleased to announce Hinge Health Back and Joint Care Program. Aetna will work closely with Hinge Health to 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 their eligible dependents who are covered through the Chemours medical plan.

Dental Benefits. 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 2022 rates.

Purchased Vacation. Beginning January 1, 2023, in order for Chemours to remain IRS compliant and continue to provide employees with the flexibility of purchasing vacation up to a maximum of 40 hours, the sequence to use purchased vacation will be changing per IRS US vacation rules:

- (1) Standard Accrued Vacation (includes carryover vacation)
- (2) Grandfathered Vacation (if applicable)
- (3) Purchased Vacation

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.

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.

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

Aetna Resources For Living, 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

(800) 955-6422

TTY 711

resourcesforliving.com

Username: CHEMOURS

Password: CHEMOURSEAP

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.

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, 2022.

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, 2022 please contact The Chemours Benefits Service Center at **(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** Monday through Friday, 8:00 am to 8:00 pm ET.
2. Online at [MyChemoursBenefits.com](https://mychemoursevenefits.com). Live Chat connects you to an online Chemours Benefits Service Center Representative Monday through Friday, 8:00 am to 8:00 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**. 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** 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 or domestic partner, your children (includes stepchildren, legally adopted children, a child placed for adoption, domestic partner's children, 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, marriage certificate or signed affidavit. If you do not provide proof, your dependents will be dropped from coverage. Dependent children are eligible to be covered until age 26 and their coverage will end on the last day of the month in which they turn age 26.

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?

401(k). 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://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 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://mychemoursevenefits.com).

15. What is a “qualified life event”?

Qualified life events include:

- A change in status, including marital status, commonlaw 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).
- Open Enrollment for your dependent’s employer.
- Employment status (any changes in your spouse’s or your other dependents’ employment status that result in gaining or losing eligibility for coverage).
- Entitlement to Medicare or Medicaid.
- 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 2023 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 2023 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 LPFSA can only be used for qualified dental and vision expenses. The LP FSA cannot be used for medical and prescription expenses.

Dependent Care FSA. The DCFSA can be used to pay for qualified childcare expenses. To be eligible to participate in the DCFSA, 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. If you change your payroll deduction to have \$0 (zero) dollars deducted, you will no longer be enrolled in the Commuter FSA Plan. You can continue to submit claims for ninety (90) days following the date that you end participation.

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



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.

The U.S. Patriots Act is a federal law requiring financial institutions to verify the identity of individuals who open an account. When you open an HSA with Bank of America for the first time, Bank of America will ask you for the required information. Not providing it may result in the inability to open your HSA.

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.

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.
Annual 2023 IRS limit is \$3,850 for individual and \$7,750 for family coverage (includes your contributions and Chemours contributions). If you are age 55 and older, the IRS allows you to contribute up to an additional \$1,000.	The IRS limit for the Limited Purpose Flexible Spending Account is currently \$2,850. The contribution limit for 2023 has not yet been released.

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.