

A photograph of a family sitting on a white slatted bench. A man in a blue plaid shirt is holding a baby in a red plaid shirt. A woman in a red plaid shirt is sitting next to him, looking at the baby. They are all smiling and appear to be in a bright, indoor setting.

# 2020 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 28 - November 8**.

**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 2020, your current benefits will carry over to 2020, 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 the benefits for 2020. An annual Vacation Buying election will also be required if you wish to participate in 2020.

**3. When will I know the results of the health screening wellness programs and the amount I will pay for 2020 medical insurance premiums?**

During annual open enrollment, when you access your benefits online, you will see the cost of your 2020 healthcare premiums (how much you pay out of your paycheck), including medical insurance premiums. If you participated in the tobacco screening wellness program the results of your tobacco testing will be mailed to your home address within two weeks of the date that you completed your testing.

**4. If I am a smoker or I test positive for tobacco, How do I qualify for a lower medical premium in 2020?**

If you are ready to quit tobacco, our Tobacco Cessation program administered by Interactive Health can help. Tobacco Cessation programs are available and covered at no cost to you. Call Interactive Health at **(800) 840-6100** by

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**November 29, 2019** to enroll in the Tobacco Free for Life program, and complete six (6) 30-minute phone-based coaching sessions within three (3) months of enrolling in the program to pay lower medical premiums.

## 5. When are benefits for 2020 effective?

Benefit elections made during Open Enrollment are effective on January 1, 2020 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 2020?

There will be important changes to our prescription insurance coverage for 2020. Chemours has partnered with Express Scripts to provide insulin at a reduced coinsurance amount of \$25 per script. Also, certain medications for asthma and diabetes (in addition to the coverage described above) will be added to the preventive care medication list.

**Healthcare Premiums:** There will be increases in medical and dental insurance. There will be no increase in vision insurance premiums or any voluntary benefit premiums, such as voluntary life, accident insurance, or the legal plan.

**Fitbit® Challenge:** Fitbit® Challenge: We have partnered with Fitbit® to help you achieve a healthier, more active lifestyle. This partnership provides you with exclusive pricing on the Fitbit® device of your choice. Starting in April, you'll also be able to participate in company-wide fitness challenges.

## 7. What is changing for the 2020 Purchased Vacation benefit?

For 2020, we are changing the Vacation Purchase Rules, where legally permissible. You 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 taken.

The US Vacation rules define the order of vacation taken as 1) Standard Vacation, 2) Grandfathered Vacation, 3) Purchased Vacation. Therefore, you

need to ensure you have used all standard vacation, grandfathered vacation, and purchased vacation by year's end, in order to avoid forfeiting any unused purchased vacation.

The rules on mid-year terminations (unused Purchased Vacation is cashed out) do not change.

## 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, 2019.

**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, 2019 please contact The Chemours Benefits Service Center at [\(844\) 215-5096](tel:844-215-5096).

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## 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 9:00 pm ET, and Saturday, 9:00 am to 3:00 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 9:00 pm ET, and Saturday, 9:00 am to 3:00 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 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](https://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](https://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:

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 2020 for individual/family coverage under the Chemours medical plans are:

**Choice Plus Medical Plan:** In-network \$1,350/\$2,700; out-of-network \$2,500/\$4,000

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

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## 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 2020 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 health care (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.

## 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. 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.

## 22. What are some of the differences between a Health Spending 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.

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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 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 2020 IRS limit is \$3,550 for individual and \$7,100 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 annual contribution limit for the Limited Purpose Healthcare FSA 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.