



Commuter Flexible Spending Account (FSA) FAQ – Employees

Applies to U.S. Chemours benefits-eligible employees

1. Why should I participate in the Commuter FSA?

The Commuter FSA benefit, administered by Discovery Benefits, is a convenient way to reduce your commuting expenses, using pre-tax money through payroll deductions.

2. What is the maximum amount I can have deducted pre-tax to put towards my mass transit and parking costs?

The maximums for 2020 are \$265 per month for mass transit and \$265 per month for parking. Note: tax benefits vary by state.

3. Which expenses are eligible for commuter benefits?

Common eligible expenses include transportation through train, bus, subway and ferry. Expenses must be incurred by the employee.

4. How do I enroll in the Commuter FSA?

There are two ways to enroll – online when you visit [MyChemoursBenefits.com](https://www.mychemoursservices.com) or you can call The Chemours Benefits Service Center (844) 215-5096.

Note: you can enroll, change or stop the amount that you contribute to your Commuter FSA at any time during the year.

5. What is the timing of payroll deductions and when can I start using the benefit?

Your payroll deductions are based on your regular payroll schedule: weekly, biweekly or monthly. Once funds are deducted from your paycheck and deposited into your Commuter FSA you can begin using the Discovery Benefits debit card to purchase transit or parking products or submit claims for reimbursement.

6. What are my reimbursement options?

Transit products can be purchased with your Discovery Benefits debit card or through the “Pay the Provider” option online at [DiscoveryBenefits.com](https://www.discoverybenefits.com). Vanpooling and parking services can also be purchased by using the debit card or through the “Pay the Provider” option online. They can also be purchased by filing an online claim for out-of-pocket expenses.

7. What might cause my debit card transaction to be declined?

The most common card denial occurs because of a lack of funds. Your Commuter FSA must have funds deposited from your paycheck into the account before you can use the debit card to make a

purchase. You can call the Discovery Benefits Participant Services team at (866) 451-3399. Cards will decline at non-transit authorities (e.g. Walgreens, Albertsons, Safeway, Shoprite, etc.) due to the merchant category transaction IDS of supermarkets, drugstores or pharmacies.

8. How many debit cards will I receive with my Commuter Plan?

Discovery Benefits will mail a Commuter FSA debit card to your home address. Employees will receive one debit card per household and Commuter benefits are only to be used for the eligible Chemours employee.

9. What happens if I choose to no longer participate in the Commuter FSA Plan but I am not leaving the company?

Your transit and/or parking FSA will be updated accordingly and your debit card will no longer work for transit or parking transactions. You can continue to submit claims for 90 days following the date that you end participation in the Commuter FSA Plan.

10. What happened if I leave the company?

Your Commuter FSA debit card will be deactivated and you will have a run-out period of 90 days to submit transit and/or parking claims that were incurred during your active employment with Chemours. Any remaining funds will be forfeited.

11. How will my Commuter benefits work in Philadelphia, New Jersey and California?

The plan will work as normal for Philadelphia, New Jersey and California participants, and the Discovery debit card can be used; however, some of the providers in these areas do not differentiate debit card coding between a parking or transit purchase (e.g. PATCO and CALTRAIN). When using the debit card at these providers, the funds will pull from your parking balance first and then from the transit balance if you are enrolled in both plans. (This will only affect participants enrolled in both transit and parking plans.) To avoid this, you can file claims online or using the Discovery Benefits mobile application.

12. What's not covered?

Tolls, taxis, gas/fuel, mileage, business trip costs, airport parking fees are not covered Commuter FSA eligible expenses.

13. What happens to my balance at the end of the year?

Your balance will rollover from year to year as long as you continue to participate in the Commuter FSA as an employee of Chemours.

14. How long do I have to file a claim for reimbursement for my Parking and/or Transit expenses?

You must submit your claim for reimbursement within 180 days after the date of services, as long as you continue to participate in the Commuter FSA Plan as an active employee of Chemours.

If you have questions, call The Chemours Benefits Service Center at (844) 215-5096.