



2024
**Benefits
at a Glance**
for U.S. Benefits Eligible Employees

2024 Annual Open Enrollment Tuesday, October 17 – Tuesday, October 31, 2023

Building the greatest place to work for all employees is vital to achieving our vision of creating a better world through the power of our chemistry. As we look ahead to next year, Chemours remains committed to offering you a benefits program that is designed to support the physical, financial and emotional needs of you and your family. We hope you will take advantage of the Annual Open Enrollment process to ensure you and your family are equipped with the support you need in the coming year.

Start Planning now for a Healthy 2024!

Chemours benefit plans include a full selection of comprehensive and holistic healthcare programs, solid financial protection and resources that help you take a more active role in reaching your goals. This Benefits At a Glance Guide provides you with detailed information about our many benefit programs with a spotlight on what's new or has changed for 2024. A more comprehensive Benefits Guide and additional enrollment materials can be found at chemours.com/benefits. The elections you choose will become effective on January 1, 2024.

How to Enroll

Enroll October 17 thru October 31, 2023:

Online: Visit MyChemoursBenefits.com to complete your enrollment online.

By Phone: Call **(844) 215-5096** to speak with a Chemours Benefits Service Center representative Monday – Friday, 8:00 a.m. to 8:00 p.m. ET

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.

The MyChoice App: Download the MyChoice Mobile App from either the App Store or Google Play



To securely access your account on the mobile app, log in to your account online at MyChemoursBenefits.com and locate your **personalized QR code** that shows on the homepage. If you don't access your QR code, you can create a new username and password through the app. Our company key is: chemourscompany (all lowercase).

Plan Ahead

Annual Open Enrollment Starts October 17, 2023 and Ends on October 31, 2023.

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.

There's no better time than annual enrollment to review and update your beneficiary information. Remember you need to update beneficiary information for your 401(k), life insurance and Health Savings Account benefits.

- **Life Insurance**

Call The Chemours Benefits Service Center at (844) 215-5096 or visit MyChemoursBenefits.com

- **Health Savings Account (HSA)**

Call Bank of America at (866) 791-0250 or visit myhealthbankofamerica.com

- **401(k) Retirement Savings**

Call Merrill Lynch at (877) 854-2436 or visit benefits.ml.com

Important information if you and your spouse both work at Chemours

If both you and your spouse work at Chemours, you cannot be covered both as an employee and a dependent under the medical, dental and vision plans

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.

Midyear Changes

Remember: You can make changes to your benefit elections anytime during the year **only if you experience a qualifying life event** such as a change in marital status, birth or adoption, change in you or your spouses employment status that affects benefit eligibility, the start or return from a military leave of absence when an employee is called up to active duty. Changes must be made within 31 days of the qualified life event otherwise, you will have to wait until the next Benefits Annual Enrollment period. Visit MyChemoursBenefits.com or call the Chemours Benefits Service Center at (844)215-5096 to make changes.

Enroll. We encourage you to carefully review the benefit options available to you for 2024, and take action to enroll or waive coverage. If you are a new hire or experience a life event during Annual Open Enrollment, you will need to enroll twice: once to elect your coverage for 2023 and then again to elect your coverage for 2024.

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.

Dependent Eligibility

- An employee's lawful spouse.
- Same sex domestic partners and their dependent children.
- Children, stepchildren, and adopted children from birth up to age 26.
- If your child is disabled, you may continue to cover the child on your healthcare plan beyond his or her 26th birthday provided the child is your federal tax dependent and has been certified as disabled by your medical carrier prior to reaching age 26.
- You may elect coverage for a child for whom the court has issued a Qualified Medical Child Support Order (QMCSO).
- Dependent children who turn age 26 during the year will have coverage through the end of the month in which they turn age 26. They will automatically be sent a COBRA letter to continue coverage.

2024 Benefits Highlights

Complete Your Biometric Screening and Save \$1,380 in 2024!

Chemours knows that a critical component to creating the greatest place to work is providing tools and resources that allow each individual to prioritize their overall wellbeing.

We continue to partner with Quest Diagnostics to provide a Refreshingly Simple solution for employees to complete their biometric screening.

Starting **September 19, 2023**, employees who wish to enroll in a Chemours medical plan for 2024 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, 2023** to receive savings in 2024. **We will not accept late confirmations.**

Visit 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* (found on your paystub or in WorkDay). If you registered last year, use the username and password previously created to log in and schedule an appointment.

- ❑ **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. You can download the physician form from your Quest account.
- ❑ **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, 2023**. 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.
 - **IMPORTANT:** You are required to activate your self-collection materials on the same day of your collection. Specimens returned without activation will not be tested or resulted.

We recommend reviewing your biometric screening results with your doctor to establish a wellbeing plan.

It is recommended that new hires complete and submit biometric screening results within 31 days from their hire date. Medical coverage savings will take effect once the results are submitted.

If you were a new hire in 2023 and already had a biometric screening, you will not need to do another screening, the discount will automatically be applied to your 2024 medical premiums.

On your paystub, the full medical deduction will be taken from your pay and the credit is applied under Earnings.

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

Online FAQs: My.QuestForHealth.com/Home/FAQ

Email: 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

NEW Teladoc Primary360 Virtual Care

Primary360 is an integrated healthcare experience with dedicated Teladoc Primary Care Physicians and Care Teams building on the convenience and quality of acute care services and offering Primary Care to support integrated whole-person care.

Teladoc guarantees availability of a new patient visit **in every county in all 50 states** within 5 business days as a new patient and then 1-2 days for future visits.

Primary360 Includes:

- Access to virtual PCP and Care Team, 24/7 acute on-demand care and mental health services for eligible members over 18 years old
- Prescriptions, referrals for specialty care, labs, imaging, and preventive screening
- Customized care plan including health goals and recommended tasks
- Blood pressure cuff
- Communication via text messaging, phone, or video
- Assistance with coordinating recommendations for follow-up and/or additional care

NEW Teladoc - Upgrade to Complete Chronic Care Plus Weight Management

Livongo stand-alone programs yield both positive clinical impact however, many employees are living with more than one chronic condition.

This whole-person solution gives members access to the core elements of the stand-alone programs which they are eligible – including diabetes, diabetes prevention, hypertension, dyslipidemia, mental health, and weight management.

The weight management program is available as a stand-alone solution for folks who do not have a chronic condition diagnosis and uses the same methodology as the Livongo diabetes/hypertension management programs using a connected device (cellular scale), personalized weight-loss plan, food, and activity tracking and unlimited 1x1 expert coaching.

NEW Legal Plan Enhancements

Reproductive Assistance

- This service covers the participating employee and/or spouse for the first twenty (20) hours of legal services and court work related to reproductive assistance matters per calendar

2024 Benefits Highlights

year. Reproductive assistance matters may include, but shall not be limited to, as permitted by law:

- Surrogacy
- Gamete donation
- Sperm donation
- Embryo donation
- Egg donation
- Embryo adoption

▪ 4 hours of attorney services for non-covered matters in the Chemours Legal Plan such as:

- DUI
- Divorce
- Felony defense

Backup Care Connection through Aetna Resources for Living

NEW Backup care services are now being offered through our Employee Assistance Program (EAP) provider, Aetna Resources for Living, in partnership with LifeCare. Backup care reduces the high cost of absenteeism by helping employees find and pay for short-term temporary child, adult or pet care when they are scheduled to work and their regular arrangements are disrupted due to planned

or unplanned events. Backup Care Connection offers the following options:

- **Referrals to Network Providers:** specialists can refer you to more than 2,100 centers & nearly 950 in-home care agencies in a nationwide network for a low employee co-pay
- **Referrals to Licensed Providers Outside of Network:** specialists can refer you to providers outside their of network for a reimbursement for the full cost of care minus the low employee co-pay once a reimbursement form is submitted.
- **Personal Network:** if you prefer to use your own friends or family to provide care, you'll authorize care in advance then will be reimbursed up to a maximum of \$75 per day once a reimbursement form is submitted.

24/7/365 access and instant booking via telephone and online. Reservations can be made up to 30 days in advance or at the last minute for emergency situations.

Medical and Prescription Drug

In 2024, Chemours will continue to invest in employee's wellbeing by contributing towards the total cost of your medical and prescription benefits. To keep pace with rising healthcare costs and to remain in-line with our 80% / 20% cost sharing practices, you will see a modest employee increase in 2024 (reference chart on next page).

NEW for 2024! Compare the Medical Plans

The medical plan premiums, deductibles, and out-of-pocket maximums vary based on the coverage level you choose. You can use the **MyChoice Recommendation Engine** to do a comparison of both plans to see which option best meets your needs. To access, log onto [MyChemoursBenefits.com](https://mychemoursoptions.com).

Aetna One® Advocate

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.

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

Deductibles

As a result of recent changes in IRS regulations, the minimum in-network and out-of-network deductibles for 2024 will change as follows:

Choice Plan

In-Network: \$3,000 individual / \$6,000 other coverage levels

Out-of-Network: \$3,500 individual / \$6,000 other coverage levels

Choice Plus Plan

In-Network: \$1,600 individual / \$3,200 other coverage levels

Out-of-Network: \$2,500 individual / \$4,000 other coverage levels

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: \$7,000 individual / \$14,000 other coverage levels

Out-of-Network: \$15,000 individual / \$30,000 other coverage levels

Choice Plus Plan

In-Network: \$5,000 individual / \$10,000 other coverage levels

Out-of-Network: \$15,000 individual and \$30,000 other coverage levels

2024 Medical Plan Comparison

Chemours offers two high deductible medical plan options administered by Aetna. Both plans include behavioral health and EAP benefits provided by Aetna Resources for Living, prescription benefits administered by Express Scripts Inc. plus telemedicine available through Teladoc. Both high deductible plans are paired with a Health Savings Account (HSA) which includes a company-provided contribution of \$600 for individual or \$1,200 for other coverage levels. Certain eligibility rules apply, for more information contact The Chemours Benefits Service Center at [\(844\) 215-5096](tel:8442155096).

|  | Choice Plan | | Choice Plus Plan | |
|--------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|-----------------------------------------|--------------------------------------------|-----------------------------------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Annual Deductible Applies to both medical and prescription drug expenses combined. | \$3,000 Individual | \$3,500 Individual | \$1,600 Individual | \$2,500 Individual |
| | \$6,000 Other coverage levels | \$6,000 Other coverage levels | \$3,200 Other coverage levels | \$4,000 Other coverage levels |
| Coinsurance for Medical Services Office visits, chiropractic care (\$1,000 annual limit) Labs/X-rays, Hospitalization/Surgery | You pay 20% After Deductible | You pay 40% After Deductible | You pay 20% After Deductible | You pay 40% After Deductible |
| Preventive Care | Plan covers 100%, no deductible | | | |
| Chemours HSA Contribution | \$600 Individual | | \$600 Individual | |
| | \$1,200 Other coverage levels | | \$1,200 Other coverage levels | |
| Teladoc Acute Care Visit | | | \$0 | |
| Teladoc Primary360 Virtual Primary Care New Patient Fee | | | \$165 | |
| Teladoc Primary360 Ongoing/Follow-Up Visit Fee | | | \$99 | |
| Teladoc Tele-Therapy (Psychologist, Therapist, Clinical Social Worker, Non-MD) | | | \$95 | |
| Teladoc Tele-Psychiatry - Initial Eval | | | \$235 | |
| Teladoc Tele-Psychiatry - Follow-Up Visits | | | \$105 | |
| Prescription Medication | | | | |
| Generic | No charge after deductible | | No charge after deductible | |
| Preferred Brand | You pay 20% after deductible; \$125 max | | You pay 20% after deductible; \$125 max | |
| Non-Preferred Brand | You pay 40% after deductible; \$250 max | | You pay 40% after deductible; \$250 max | |
| Retail Maintenance After 2 fills at a retail pharmacy | You Pay 40% after deductible; no max | | You pay 40% after deductible; no max | |
| Out-of-Pocket Maximum Applies to both medical and prescription drug expenses combined. | | | | |
| You Only | \$7,000 | \$15,000 | \$5,000 | \$15,000 |
| Other Coverage Levels Combined family out-of-pocket max. | \$14,000 | \$30,000 | \$10,000 | \$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 |
| You Only | \$160.89 | \$45.89 | \$204.55 | \$89.55 |
| You + Spouse or Domestic Partner | \$267.78 | \$152.78 | \$369.38 | \$254.38 |
| You + Child(ren) | \$252.15 | \$137.15 | \$344.88 | \$229.88 |
| You + Family | \$342.52 | \$227.52 | \$501.29 | \$386.29 |



Dental Plan

Our Dental Plan is administered by MetLife. **There will be no increase in Dental Plan premiums for 2024.** 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](https://www.metlife.com/mybenefits).



| | Plan Option 1 | | Plan Option 2 | |
|---------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------|
| | Choice Plan | | Choice Plus Plan | |
| | In-Network ¹ % of Negotiated Fee ² | Out-of-Network ¹ % of Maximum Allowable Charge* % of R&C Fee** | In-Network ¹ % of Negotiated Fee ² | Out-of-Network ¹ % of Maximum Allowable Charge* % of R&C Fee** |
| Coverage Type | | | | |
| Type A: Preventive (cleanings, exams, X-rays) | 100% | 100% | 100% | 100% |
| Type B: Basic Restorative (fillings, extractions) | 80% | 80% | 80% | 80% |
| Type C: Major Restorative (bridges, dentures) | 50% | 50% | 50% | 50% |
| Type D: Orthodontia | N/A | N/A | 50% | 50% |
| Deductible¹ | | | | |
| Individual | \$50 | \$50 | \$50 | \$50 |
| Family | \$150 | \$150 | \$150 | \$150 |
| Annual Maximum Benefit | | | | |
| Per Person | \$1,500 | \$1,500 | \$2,000 | \$2,000 |
| Orthodontia Lifetime Maximum | | | | |
| Per Person | N/A | N/A | \$1,500 | \$1,500 |

2024 MetLife Dental Choice Plan Monthly Premiums

| | | | | | | | |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------|---------|
| You Only | \$11.93 | You + Spouse or Domestic Partner | \$23.86 | You + Child(ren) | \$26.85 | Family | \$38.78 |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------|---------|

2024 MetLife Dental Choice Plus Plan Monthly Premiums

| | | | | | | | |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------|---------|
| You Only | \$14.82 | You + Spouse or Domestic Partner | \$29.59 | You + Child(ren) | \$34.04 | Family | \$48.19 |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------|---------|

¹In-Network Benefits refers to benefits provided under this plan for covered dental services that are provided by a participating dentist.

Out-of-Network Benefits refers to benefits provided under this plan for covered dental services that are not provided by a participating dentist.

²Negotiated fees refer to the fees that participating dentists have agreed to accept a payment in full for covered services, subject to any copayments, deductibles, cost sharing and benefits maximums. Negotiated fees are subject to change.

*Reimbursement for out-of-network services is based on the lesser of the dentist's actual fee or the Maximum Allowable Charge (MAC).

The out-of-network Maximum Allowable Charge is a scheduled amount determined by MetLife.

**R&C fee refers to the Reasonable and Customary charge, which is based on the lowest of (1) the dentist's actual charge, (2) the dentist's usual charge for the same or similar services, or (3) the charge of most dentists in the same geographic area for the same or similar services as determined by MetLife.



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 Plan premiums for 2024.** For more information, call VBA at **(800) 432-4966** or visit **vbaplans.com**.



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

2024 Choice Vision Plan Monthly Premiums

| | | | | | | | |
|-----------------|--------|-----------------------------------------|---------|-------------------------|---------|---------------------|---------|
| You Only | \$7.53 | You + Spouse or Domestic Partner | \$13.90 | You + Child(ren) | \$13.12 | You + Family | \$21.16 |
|-----------------|--------|-----------------------------------------|---------|-------------------------|---------|---------------------|---------|

2024 Choice Plus Vision Plan Monthly Premiums

| | | | | | | | |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------------|---------|
| You Only | \$13.94 | You + Spouse or Domestic Partner | \$27.24 | You + Child(ren) | \$24.04 | You + Family | \$38.36 |
|-----------------|---------|-----------------------------------------|---------|-------------------------|---------|---------------------|---------|

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.

Chemours contributes \$600 (individual) or \$1,200 (other coverage levels) to your HSA to help you save for health expenses down the road - or to pay towards expenses incurred this year. Newly hired employees will receive a prorated company contribution based on your date of hire.

The U.S. Patriot 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 may ask you for the information required. Not providing the information may result in the inability to open your HSA.

How much can you save in your HSA?

An HSA is subject to IRS annual contribution limits. For 2024, there is an increase in how much you can contribute or save to your HSA. You may contribute up to \$4,150 for individual coverage and up to \$8,300 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.

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 2023 HSA election (payroll deduction) will continue into 2024.

For more information, refer to your 2024 Health Savings Account User's Guide at [Chemours.com/benefits](https://chemours.com/benefits).

Remember, you can change your HSA election during the year, not just during Annual Open Enrollment. You can make these changes by logging into [MyChemoursBenefits.com](https://mychemoursevenefits.com) or call the Benefits Services Center at 844-215-5096.

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, **Publication 502** (Medical and Dental Expenses) or **Publication 503** (Child and Dependent Care Expenses).

Limited Purpose Flexible Spending Account (LPFSA)

The Limited Purpose Flexible Spending Account (LPFSA) can be used for eligible dental and vision expenses only, and does not cover medical expenses. Remember to plan carefully—the Limited Purpose FSA is a “use it or lose it” benefit and is only for individuals who are enrolled in a Chemours Medical Plan. The IRS LPFSA annual contribution limit is \$3,200 for 2024.

Dependent Care Flexible Spending Account (DCFSA)

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 Dependent Care FSA is a “use it or lose it” benefit.

The IRS DCFSA annual contribution limit is \$5,000 for 2024.

Commuter Flexible Spending Account

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 Commuter FSA monthly contribution limit is \$315 for 2024.



Other FSA Information

You are legally required to enroll in the Flexible Spending Account (FSA) each year—both the Limited Purpose FSA and the Dependent Care FSA. FSA elections for 2023 will not carry over into 2024.

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

Call (866) 791-0250 or visit myhealth.bankofamerica.com

For More Information About the Commuter FSA, Contact WEX Call (866) 451-3399 or visit benefitslogin.wexhealth.com

*"Never lose it" refers solely to the portability of the account. Investing involves risk, including possible loss of the principal value invested.

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.

Hinge Health Back and Joint Care Program

 **Hinge Health** Chemours continues to partner with Hinge Health to offer care specifically for back and joint pain. And do it all virtually at home, on your schedule. Hinge Health is available at no cost to you and your eligible dependents who are covered through the Chemours medical plan. They will provide the tools to help you move freely again and virtual care that may include your own care team and 1-on-1 physical therapy sessions as needed.

- Online registration: hingehealth.com/chemours
- Member support call center: (855) 902-2777
- Member support email: hello@hingehealth.com

 **Aetna Resources for Living** Our Employee Assistance Program (EAP) provider, Aetna Resources for Living, is a confidential counseling and referral service that offers support for life's challenges. Aetna Resources for Living is there for you and your eligible household members 24/7/365.

Counseling Services

Meet face to face or via televideo with a master's level counselor for up to free **6** sessions per issue such as:

- **Emotional** – stress, grief, depression, feeling suicidal
- **Relationship** – marital/significant other, family, parent/child
- **Self-improvement** – self-esteem/personal development,
- **Personal** – health/wellness, grief and loss, work/life balance, trauma/post-traumatic stress
- **Addiction** – alcohol, drug, gambling, nicotine
- **Workplace** – career, job issues, conflict

Referral Services

Contact a specialist to receive referrals and resources on daily life assistance such as:

- Childcare resources
- Elder (65+) and adult care resources
- Caregiver support services
- Emergency and basic needs
- Legal services
- Identity theft resolution and consultation services

24-Hour Telephone Access: [800-955-6422](tel:800-955-6422) (TTY: 711)

Web Resources: www.resourcesforliving.com (username: CHEMOURS, password: CHEMOURSEAP)

Livongo

 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
- Member support call center: (800) 945-4355
- Client-specific registration code: CHEMOURS

 **Teladoc.** Teladoc, our Telemedicine provider, delivers a convenient, high quality healthcare experience, so you can get the right treatment for non-emergency illnesses by phone or video in minutes. 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.

Behavioral and mental health telemedicine benefits including cognitive therapy, interpersonal therapy, and behavioral therapy are also available. Individuals will have access to board certified doctors and can receive certain prescriptions, if medically necessary. Those who use these services will be required to pay for the cost of the visits as follows:

- Therapist/Psychologist: All Sessions are \$95 per visit
- Psychiatrist: Initiation Evaluation is \$235 per visit
- Ongoing Psychiatrist Sessions is \$105 per visit

For more information, contact Teladoc at [\(800\) 835-2362](tel:800-835-2362).

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.

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)
- Employee Stock Purchase Plan (ESPP)

Retirement Savings Plan (RSP)

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 contribution limit for those under 50 is \$23,000 in 2024. The catch-up contribution limit is \$7,500, so for those 50 and over your contribution limit is \$30,500 in 2024.

To help you secure your financial wellbeing, Chemours has enhanced the 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%.

Employee Stock Purchase Plan (ESPP)

Through the ESPP, you can share in your company's potential success with the opportunity to purchase shares of your company's stock at a 5% discount through after-tax payroll deductions.

You can contribute from 1% to 10% of your base salary during each purchase date. There is an annual contribution

limit of \$25,000. The purchase dates are typically in March and in September.

RSP and ESPP offered through Merrill, www.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.

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.



Educational Wellbeing at Chemours

SoFi Student Loan Repayment Benefit

SoFi  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.

SimpliCollege College Planning for Parents

SimpliCollege  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.

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



As a Chemours employee, you are eligible to receive a **10% tuition savings** on degree programs, including the MBA at the University of Delaware! Free transfer credit evaluations are also available. For more information, visit Online Program - University of Delaware, <https://landing.online.udel.edu>



Voluntary & Additional Resources

Annual Open Enrollment is your opportunity to enroll in voluntary benefits programs, 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. **To find more information on these offerings, please visit [Chemours.com/benefits](https://chemours.com/benefits).**

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**.

Auto and Home Insurance



MetLife offers voluntary personal insurance policies including auto, home, boat, condo, renter's, and more through Farmer's Insurance.

- Save up to an additional 10% right away with their Welcome Discount for NEW customers
- Qualify for a group discount of up to 15% off your policy
- You will receive additional information in the mail

Accident Insurance



MetLife Accident Insurance pays out a lump sum directly to you if you or an eligible family member incur an unexpected injury as a result of an accident.

- You can spend the funds on anything you need including uncovered medical expenses or additional financial support
- Covered services include over 150 different injuries and an array of medical services and treatments
- Costs will be based on your coverage option and who you're covering

Critical Illness Insurance



MetLife Critical Illness Insurance is coverage that helps safeguard your finances by providing you directly with a tax-free lump-sum payment when you or eligible family member is diagnosed with certain medical conditions and meet the policy and certification requirements.

- You can pay for whatever you need such as out of pocket expenses for your treatment or to take care of everyday living expenses
- Coverage options include \$10K, \$20K, \$30K
- Costs will be based on your coverage option and who you're covering

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.

Hospital Indemnity



MetLife Hospital Indemnity Insurance directly pays you benefits when you or an eligible family member are confined to a hospital, whether for planned or unplanned reasons.

- Use this benefit to help pay for expenses associated with hospitalization that may not be covered under your medical plan
- Covered services include hospitalizations due to accidents and sicknesses
- Costs will be based on your coverage option and who you're covering

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.

Voluntary & Additional Resources

Pet Insurance



You can purchase MetLife Pet Insurance coverage for all of your four-legged dependents at any time during the year, not just during annual enrollment.

Some highlights include:

- Flexible product offerings with straightforward pricing options and customizable limits
- Deductible savings—your pet's deductible decreases if you go claim-free in a policy year
- Quick 3-step enrollment and hassle-free claims experience—most claims are processed within 10 days
- Multi-channel support options—caring and passionate pet advocates who have been serving pet parents and their communities for more than 15 years

TransAmerica Long Term Care Insurance - Universal Life Insurance with Living Benefits



Chemours has partnered with ACSIA Partners to help inform you and your family about Universal Life Insurance with Living

Benefits offered by Transamerica Life Insurance Company and its value in preparing for the future.

The benefits available through these policies help provide financial protection for you and your family in the event of death as well as expenses associated with needing care - either at home or in a facility. This valuable benefit bridges the gap in coverage left by medical insurance, disability insurance, and Medicare, providing you and your family with much needed financial security.

Coverage highlights include:

- No physicals or blood work required for eligible employees for up to \$150,000 in benefits
- Built-in living benefits in the event of terminal illness, and additional coverage options available for other care needs
- Coverage for spouses is available, and you also can add Term Life Insurance for a child as an optional policy rider
- Full policy portability in the event you retire from or otherwise leave Chemours

For more information, call Transamerica at **(888) 763-7474** or visit [transamerica.com](https://www.transamerica.com)



Chemours Provider Contact List

| | | | | |
|--------------------------------------|--------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Aetna A1A | Aetna A1A Advocacy Services | (800) 417-2386 | 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. |
| Aetna Medical | Medical Benefits | (800) 417-2386 | aetna.com | Provider network listings, medical benefit questions, claims issues, healthcare consumer and wellness resources, mental health support, and network listings. |
| Aetna Resources for Living | Employee Assistance Program (EAP) | (800) 955-6422 | resourcesforliving.com Username: CHEMOURS Password: CHEMOURSEAP | Confidential guidance resources via phone or web to legal, financial, and work-life balance services. |
| Aetna Resources for Living | Backup Care Connection | (800) 955-6422 | lcc30.lifecare.com/register | Backup care services to get an employee to work when their regular care arrangements are disrupted due to planned or unplanned events. |
| Bank of America Merrill Lynch | Chemours Retirement Savings Benefit 401(k) | (877) 854-CHEM (877) 854-2436 | benefits.ml.com | Chemours RSP Benefits Online. Support for retirement planning and resources to invest and fund management. |
| Bank of America Merrill Lynch | Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) | (866) 791-0250 | myhealth.bankofamerica.com | Reimbursement of eligible medical expenses and dependent care. Tools and resources. |
| Express Scripts | Prescription Drug Coverage Benefits | (855) 853-4656 | express-scripts.com | Mail order support, Rx claim issues, and prescription benefit questions. |
| Accredo Specialty Pharmacy | | (800) 803-2523 | accredo.com | Specialty prescriptions handled through Accredo Specialty Pharmacy. |
| Farmers Insurance | Auto & Home Insurance | (844) 937-4143 | farmers.com | Receive savings & special group discounts on auto and home insurance |
| Hinge Health | Back and Joint Care | (855)902-2777 | hingehealth.com/chemours | Virtual joint and back pain management program. |
| Teladoc | Chronic Care Complete | (800) 945-4355 | get.livongo.com/Chemours | Diabetes and Hypertension management program |
| Malloy Advisors | Medicare Assistance | (800) 933-8129 | malloymedicare.com | Provides guidance through Medicare enrollment |
| MetLife | Accident Insurance | (800) 438-6388 | mybenefits.metlife.com | Insurance to offset some expenses for unexpected accidents. |

Chemours Provider Contact List

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|-----------------------------------------|-----------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MetLife | Critical Illness Insurance | (800) 438-6388 | mybenefits.metlife.com | Additional insurance to help with out-of-pocket medical and the living expenses for a covered critical illness. |
| MetLife | Hospital Indemnity Insurance | (800) 438-6388 | mybenefits.metlife.com | Additional insurance to help with unexpected health-related expenses resulting in hospitalization. |
| MetLife Dental | Dental Benefits | (800) 942-0854 | metlife.com/mybenefits | Dental claims support, dental benefit questions, and network listings. |
| MetLife Legal | Legal Plan | (800) 821-6400 | legalplans.com | Professional legal advice and assistance including, estate planning, real estate, family law. |
| MetLife Pet Insurance | Pet Insurance | (800) 438-6388 | quote.metlifepetinsurance.com | Additional insurance to help with unexpected vet expenses for covered accidents or illnesses |
| MyChemoursBenefits | Chemours Benefits Service Center | (844) 215-5096 | 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. |
| SimpliCollege | SimpliCollege | Online access only | simplicollege.com/ thechemourscompany | Single resource to help families plan for, prepare for, and reduce the cost of a college education. |
| SoFi | Student Loan Repayment Assistance | (833) 277-7634 | https://www.sofi.com/ at-work/lookup/chemours | SoFi allows Chemours to provide a yearly contribution of \$1,200 (\$100 monthly) directly to eligible employees' student loans. |
| Teladoc | Telemedicine | (800) 835-2362 | teladoc.com/chemours | Access to quick non-emergency medical care. Consultation with a board certified, state licensed doctor via phone or online. |
| The Hartford | Group Life & AD&D | (877) 200-5870 | thehartford.com | Income protection with Group Life & AD&D benefits provided to protect you and your family. |
| Transamerica | Universal Life Insurance with Living Benefits | (888) 763-7474 | transamerica.com | Additional insurance to help provide financial protection for an employee's family in the event of death |
| Vision Benefits of America (VBA) | Vision Benefits | (800) 432-4966 | vbaplans.com | Vision claims support, vision benefit questions, and network listings. |
| WEX | Commuter and Parking Benefits | (866) 451-3399 Option 1 (866) 451-3245 Claim processing fax number | benefitslogin.wexhealth.com | Reimbursement of eligible transit and parking expenses. |

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.

Purchased Vacation

Chemours will once again offer employees the opportunity to purchase additional vacation time 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.

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.

Parental Leave

The Parental Leave benefit provides 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 2024 Holiday schedule provides 10 paid holidays and 3 personal days. Please refer to your local site for information on 2024 holidays.

| Holiday | Date |
|------------------------|------------------------------|
| New Year's Day | Monday, January 1, 2024 |
| President's Day | Monday, February 19, 2024 |
| Memorial Day | Monday, May 27, 2024 |
| Juneteenth | Wednesday, June 19, 2024 |
| Independence Day | Thursday, July 4, 2024 |
| Holiday | Friday, July 5, 2024 |
| Labor Day | Monday, September 2, 2024 |
| Thanksgiving Day | Thursday, November 28, 2024 |
| Day After Thanksgiving | Friday, November 29, 2024 |
| Christmas Day | Wednesday, December 25, 2024 |



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 pre-existing 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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