



2025 Benefits at a Glance

for U.S. Benefits Eligible Employees



2025 Annual Open Enrollment Thursday, October 17 - Thursday, October 31, 2024

At Chemours, we are committed to supporting employees by providing tools and resources that allow each individual to prioritize their overall well-being. We know that offering robust benefit programs to support the physical, financial, and emotional needs of our employees is a critical component to building the greatest place to work. We hope that 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 for a Healthy 2025!

Chemours remains committed to offering robust benefit programs that support you and your family's holistic well-being. We recognize that the historic inflation we're all experiencing is significantly impacting families, with healthcare costs alone forecasted to increase by more than 7.5% in 2025. Chemours will continue to invest in your well-being and we are pleased to share **there will be no increase to employee premiums for medical, dental or vision coverage in 2025!**

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, 2025.

How to Enroll

Enroll October 17 thru October 31, 2024:

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, 2024 and Ends October 31, 2024.

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.

Life Events

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 2025, 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 2024 and then again to elect your coverage for 2025.


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 (Please note: a signed affidavit is required).
- 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.

Benefits Highlights

Complete Your Biometric Screening and Save \$1,380 in 2025!

 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 several options for employees to complete their biometric screening.

Starting **September 19, 2024**, employees who wish to enroll in a Chemours medical plan for 2025 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, 2024** to receive savings in 2025. *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, 2024**. 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.

Employees hired from January 1, 2024 - October 31, 2024 who enroll in a Chemours medical plan and complete a biometric screening will have their medical premium discount automatically carryover to 2025.

NEW Effective November 1, 2024, all new hires who enroll in a Chemours medical plan will automatically receive the medical premium discount for the first year. Please note, new hires as of November 1 - December 31, 2024 will receive the discount for the remainder of 2024 and for all of 2025.

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

MetLife Health Screening Incentive

 When you are enrolled in the Critical Illness Insurance Plan from MetLife, 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.

Medical and Prescription Drug Plan

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](#).

Deductibles

As a result of recent changes in IRS regulations, the minimum in-network and out-of-network deductibles for 2025 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: \$1,650 individual / \$3,300 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



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

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 Health. 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	\$1,650 Individual	\$2,500 Individual
	\$6,000 Other coverage levels	\$6,000 Other coverage levels	\$3,300 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 Health Acute Care Visit			\$0	
Teladoc Health Primary360 Virtual Primary Care New Patient Fee			\$165	
Teladoc Health Primary360 Ongoing/Follow-Up Visit Fee			\$99	
Teladoc Health Tele-Therapy (Psychologist, Therapist, Clinical Social Worker, Non-MD)			\$95	
Teladoc Health Tele-Psychiatry - Initial Eval			\$235	
Teladoc Health 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 2025.** 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

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

²Out-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 2025.** 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

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
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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
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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

 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)

Teladoc Health Chronic Care Complete & Telemedicine

 Teladoc Health, our Chronic Care Complete provider (formerly Livongo), is a whole-person solution providing eligible employees access to the core elements of the stand-alone programs including diabetes, diabetes prevention, hypertension, and weight management.

With this program, you get unlimited access to connected health monitoring devices, certified health coaches and support from physicians and meant health specialists. This program is offered at no cost to eligible employees and their dependents who are covered through the Chemours benefits program.

Visit TeladocHealth.com/Smile/CHEMOURS to get started
Member support call center: (800) 835-2362

 Teladoc Health, our Telemedicine provider, is a whole person care company offering complete care to help you and your dependents who are enrolled in a Chemours medical plan get well and live well. Teladoc Health has thousands of U.S. board-certified doctors, therapists, licensed nurses, and specialists who can diagnose, recommend treatment, and prescribe medication if necessary via phone or video. The following is offered through these services:

Acute Care: 24/7 access to a quick resolution for a wide range of non-emergency conditions such as flu, infections & skin conditions at no cost to you and your dependents.

Mental Health: Receive discreet and confidential support for anxiety, stress, and other conditions from a mental health provider of your choice. These providers are available 7 days a week from 7am-9pm local time and the cost of the visits are as follows:

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

Primary360 Virtual Care: Manage your overall health – body and mind – with access to a primary care provider and a dedicated care team of nurses and medical assistants. From your annual checkup to specialist referrals or non-emergency health insurances, Primary360 supports your mental and physical health with visits scheduled when it's convenient for you.

Sign up today! Call Teladoc at (800) 835-2362 or visit Teladoc.com/Chemours.

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 limits for 2025 have not yet been released.

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.



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 2025, there is an increase in how much you can contribute or save to your HSA. You may contribute up to \$4,300 for individual coverage and up to \$8,550 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 2024 HSA election (payroll deduction) will continue into 2025.

For more information, refer to your 2025 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 currently \$3,300.

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 currently \$5,000 per household or \$2,500 if married, filing separately.

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 currently \$325.

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 2024 will not carry over into 2025.

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.

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

Tuition Discount



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

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)

Backup Care Connection through Aetna Resources for Living



Backup care services are 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 or adult 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 of network for 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.



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.
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.
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.

Chemours Provider Contact List

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	College Assistance Program	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 Health	Chronic Care Complete	(800) 835-2362	TeladocHealth.com/Smile/ CHEMOURS	Programs include: Diabetes Management, Diabetes Prevention, Hypertension Management & Weight Management
Teladoc Health	Telemedicine	(800) 835-2362	teladoc.com/chemours	Access to quick non-emergency medical care, mental health care, and Primary360 virtual care services with a board certified, state licensed doctor, nurse, therapist 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
University of Delaware	Tuition Discount.	(757) 272-9067	Online.udel.edu	Tuition discount on online graduate degree programs.
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 offers 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 2025 Holiday schedule provides 10 paid holidays and 3 personal days. Please refer to your local site for information on 2025 holidays.

Holiday	Date
New Year's Day	Wednesday, January 1, 2025
President's Day	Monday, February 17, 2025
Memorial Day	Monday, May 26, 2025
Juneteenth	Thursday, June 19, 2025
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
Thanksgiving Day	Thursday, November 27, 2025
Day After Thanksgiving	Friday, November 28, 2025
Christmas Day	Thursday, December 25, 2025
Day After Christmas	Friday, December 26, 2025



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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