

SUMMARY ANNUAL REPORT  
FOR THE  
ARKEMA INC. FLEXIBLE BENEFITS PLAN

This is a summary of the annual report of the Arkema Inc. Flexible Benefits Plan, Plan Number 501, Employer Identification Number 23-0960890, for the plan year January 1, 2022 through December 31, 2022. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

UNINSURED COMPONENTS

Arkema Inc. has committed itself to pay all health, dental, prescription drug and severance plan claims, certain employee assistance program claims and all flexible spending account expenses incurred under the terms of the plan.

INSURED COMPONENTS - INSURANCE INFORMATION

The plan had contracts with insurance carriers to pay certain claims incurred under the terms of the plan. The type of benefit provided, name of the insurer, and premiums paid for each component are set forth in the table below. The total amount of premiums paid for the plan year ending December 31, 2022 was \$4,024,599.

Type of Benefit	Name of Insurer	Premiums Paid
Accident, Critical Illness, Hospital Indemnity	Aetna Life Insurance Company	\$273,608
Legal Services	ARAG Insurance Company	\$57,289
Employee Assistance Program	Health and Human Resource Center – Aetna	\$1,000
Vision	HM Life Insurance Company – Davis Vision	\$347,388
Long-term Disability	Lincoln National Life Insurance Company	\$1,214,849
Life Insurance and Business Travel Accident	Minnesota Life Insurance Company	\$584,505
Voluntary Accidental Death & Dismemberment	Minnesota Life Insurance Company	\$258,452
Life Insurance	Minnesota Life Insurance Company	\$1,287,508

YOUR RIGHTS TO ADDITIONAL INFORMATION

You have the right to receive a copy of the full annual report, or any part thereof, upon request. The insurance information, including sales commissions paid by insurance carriers, is included in that report.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Arkema Inc. at 900 First Avenue, King of Prussia, PA 19406-1308 (610) 205-7000. The charge to cover copying costs will be no more than 25 cents per page.

You also have the legally protected right to examine the annual report at the main office of the plan (Arkema Inc., 900 First Avenue, King of Prussia, PA 19406-1308), at the U.S. Department of Labor in Washington, D.C. or you may obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, and 200 Constitution Avenue, N.W., Washington, D.C. 20210.