



Taking Care of Our Own, No Matter What

Open Enrollment is Wednesday, October 6 – Wednesday, October 20, 2021

Arkema has been proud to offer you and your family comprehensive and affordable benefits throughout this unprecedented and challenging year and a half. Whether you've been in-person throughout the coronavirus pandemic or you're just returning to your office, we remain committed to providing you with the care you and your family need to feel healthy and safe. At Arkema, we believe in taking care of our own because we care about you, and because it's the right thing to do.

This year, we're making adjustments to your medical benefits and offering a number of **new wellness tools** so you can get the care you need easier, faster, and cheaper. We are also **focusing on mental health** since well-being is about the whole person—physical, emotional, social and financial. Review this brochure to understand what's changing and learn about the new offerings available to you. Then, review your current elections and costs to ensure you have the right healthcare coverage and financial protection for the coming year.



Take action by **October 20** to:

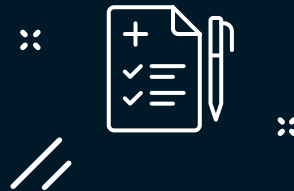
- ✓ Enroll in new supplemental health coverage or voluntary benefits
- ✓ Contribute to a Health Savings Account (HSA) and/or Health Care, Dependent Care or Limited Flexible Spending Account (FSA) for 2022
- ✓ Make changes to any of your other benefits

You don't have to take any action to keep your current medical, dental, vision, life insurance and disability benefits. They will automatically continue at your current coverage levels at 2022 costs.

This newsletter describes certain benefit plans as they apply to eligible employees. Complete details about the plans are in the legal plan documents. If there is any difference between the information provided in this newsletter and provisions of the legal plan documents, the plan documents govern. Arkema Inc. reserves the right to terminate, suspend, withdraw, amend or modify any of the plans at any time and for any reason. This newsletter serves as a "summary of material modifications" to your Summary Plan Description, as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended. Please consider this newsletter to be part of your Summary Plan Description, and keep it with your important benefits information.



What's New for 2022



From **plan changes** to keep our benefits competitive to **new programs** to better support your whole health and wellbeing, effective January 1, 2022, you'll see the below changes to your Arkema benefits.

2022 Medical Plan Contributions

Medical and prescription drug costs continue to rise, both nationally and at Arkema. As a result, you will generally see higher contributions for 2022, particularly for spousal coverage options. Arkema continues to pay the majority of the cost of your coverage (between 75% and 89% depending on your medical option and who you cover), and is sharing in this increase with you. Review your rates for coverage on benefits.myplansconnect.com/arkema.

Medical Plan and Prescription Drug Coverage

Changes to the CDHP and PPO Plans

We're keeping the 2022 CDHP and PPO plans nearly the same to help keep your per paycheck contributions low, while still keeping your benefits competitive. The only change this year is a small increase in your Out of Pocket Maximum. This change helps keep your premium, deductible, copay and coinsurance the same as last year to help avoid the burden of unexpected medical expenses.

	2022 CDHP		2022 PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Out of Pocket Maximum (Employee only/ All other coverage levels)	\$3,500/\$7,050	\$7,000/\$14,100	\$3,000/\$6,000	\$6,000/\$12,000

Eliminating the Out of Area Plan (for Blooming Prairie, MN and Chatham, VA sites only)

Starting in 2022, you will no longer have access to the Out of Area Plan. Only the standard CDHP and PPO plans will be available. The vast majority of employees' and their dependents' providers will remain in-network. If you have additional questions or would like to determine if your provider(s) will be in network under your new plan, please contact Aetna at **1-800-238-3488** or use the Aetna provider directory at www.aetna.com/individuals-families/find-a-doctor.html to find a provider in the Aetna Choice POS II Open Access network.

Remember!

Major orthopedic surgery is only covered as an in-network service when performed at an Aetna Institute of Quality (IOQ). IOQs are facilities that have been selected for surpassing quality and efficiency standards and that show commitment to high-quality, cost-effective care. Before scheduling orthopedic surgery, contact Aetna at **1-800-238-3488** to speak to an Aetna One Choice Nurse and research orthopedic IOQs near you at www.aetna.com. If you do not receive care through an Aetna IOQ facility, Arkema medical plans will cover major orthopedic surgery or related care at the out-of-network rate (60% after you meet the deductible).

New Tools and Resources

The following benefit offerings are new for 2022. See below to see how these services can help you manage your physical, emotional, and financial well-being.



Rx Savings Solutions

Effective January 1, 2022, you and your enrolled family members in an Arkema medical plan will have access to Rx Savings Solutions, a program and tool to identify cost savings opportunities for prescriptions. When you register for this benefit, you will have access to tools to help you understand and identify the lowest-price option for any prescription. You can search and compare prices and other options before being prescribed a new medication. If a prescription savings opportunity is available, Rx Savings Solutions will reach out to you. Or, you can register for the program by visiting rxsavingsolutions.com/solutions/members or calling **1-800-268-4476**.

Livongo for Hypertension

Last year, we introduced the Livongo for Diabetes Program to make life easier for employees with type 1 or type 2 diabetes. This year, we're expanding that program to include hypertension management. Hypertension or high blood pressure affects over 1,000 Arkema employees or their loved ones. Over time, uncontrolled high blood pressure has a high probability of leading to chronic kidney disease, heart disease and stroke. Beginning November 2021, you and your dependents enrolled in an Arkema medical plan can participate in the Livongo Hypertension Program, which provides a blood pressure monitor, along with access to personalized coaching to help you manage your condition. Livongo will contact you if your medical and/or pharmacy claims indicate you might benefit from the program.

Hinge Health

Last year, medical issues associated with chronic musculoskeletal pain impacted approximately 1,000 Arkema plan members and cost Arkema and our employees nearly \$4 million. Beginning November 2021, we're partnering with Hinge Health to offer their digital programs designed to help Arkema plan members manage back, knee, hip, neck and shoulder pain without medication or surgery — all at no cost to you. When you enroll, you'll receive a tablet computer and wearable motion sensors to guide you through 15-minute exercise therapy sessions personalized to your unique needs. You'll also get unlimited access to a personal health coach who can help you stay on track.

Join over 180,000 participants who have conquered back or joint pain with Hinge Health and reported their pain reduced by over 60% on average! Visit hingehealth.com/arkemaoe or call **1-855-902-2777** to learn more and sign up for the wait list today!

Note: You will be asked to return the tablet and sensors once your therapy is complete.

Transform Oncology

A cancer diagnosis can be confusing, challenging and expensive. Cancer was a major diagnosis category for Arkema members in 2020 and the first half of 2021, and we want to help support those impacted employees and their families with the best resources available. Beginning January 1, 2022, Transform Oncology provides you with strategies for every step of the cancer journey so you can get the best quality at a lower cost. If you receive a cancer diagnosis, Aetna One Choice may call to help you connect with personalized support, or you may contact an Aetna One Choice nurse at **1-800-238-3488** and select the option for a Care Manager.

More Free EAP Counseling Sessions and New Support Resources

At Arkema, we are committed to supporting you and your family members' emotional well-being through these challenging times. Effective August 1, 2021, we have increased the number of free counseling sessions employees and their family members may access through the Employee Assistance Program (EAP) from five to eight per member, per issue.

Beginning November 2021, we're also introducing the following resources available through the EAP:

Talkspace Text Messaging Therapy

Talkspace text messaging therapy allows you the flexibility, convenience and confidentiality to get the support you need, whenever you're ready, wherever you are. Beginning November 2021, you and your household members can connect with a dedicated therapist and can send unlimited text, audio and video messages to that therapist from anywhere, at anytime—all via web browser or the Talkspace mobile app. By using Talkspace, you can take control of your mental health from the palm of your hand. No need to make appointments, commute or spend time finding the perfect therapist. Best of all, it's free and secure for you to use. Simply log on to resourcesforliving.com (username: ARKEMA and password: EAP) to sign up for chat therapy today. **Note:** One calendar week of chat therapy counts as one of your eight free EAP sessions.

MyStrength Program through Aetna Resources for Living

During these difficult times, we can all use the support of a program that focuses on social and emotional well-being. MyStrength is a desktop website and mobile application that offers tools to improve your emotional health and help you overcome depression, anxiety, stress, substance misuse and/or chronic pain. The program is completely confidential, free, and available 24/7.

Visit resourcesforliving.com (username: ARKEMA and password: EAP) or call **1-877-851-9081** for more information or to register.

Get Ready to Enroll! Review your options and make your 2022 elections between Wednesday, October 6 and Wednesday, October 20, 2021, at benefits.myplansconnect.com/Arkema.

1 UNDERSTAND YOUR OPTIONS

- ✓ Go to benefits.myplansconnect.com/Arkema for cost information and details about your benefit choices in the Arkema Benefits Guide.
- ✓ Use the Benefits Scout interactive benefits decision tool at www.lifebenefits.com/Arkema to receive life and Accidental Death & Dismemberment (AD&D) insurance benefit recommendations and cost estimates based on your and your family's needs. Please note that some changes in life and AD&D elections may require you to submit Evidence of Insurability (EOI) and have your change accepted by Securian Financial, our life and AD&D insurance carrier.
- ✓ Watch the HSA video and read the CDHP Overview to learn more about how the plan can save you money and help you set aside tax-free dollars to pay for eligible medical expenses in the future (including retirement).

2 ENROLL FOR YOUR BENEFITS BY SELECTING THE OPTIONS YOU WANT TO CHANGE

- ✓ Go to the "Health" section of benefits.myplansconnect.com/Arkema, then select "Complete Your Open Enrollment Elections for 2022."
- ✓ The last elections you make and save before 11:59 p.m. on October 20, 2021 will be your 2022 benefits.

3 DECIDE IF YOU WANT TO ENROLL IN AN FSA

- ✓ You can contribute to a Health Care, Dependent Care or Limited Flexible Spending Account for eligible expenses in 2022.

4 TAKE ACTION WITH YOUR HSA IF YOU'RE ENROLLING IN THE CDHP FOR 2022

- ✓ Open your HSA to receive Arkema's contribution if you are enrolling in the CDHP for the first time
 - If you open your account after October 28, 2021, you will need to use a paper form, available at *Arkema Benefits Online*, to open your account, and your HSA contribution from Arkema will be delayed.
 - If you open your account after November 19, 2021, Arkema's 2022 contribution to your HSA will be prorated based on the month in which you open the account.
- ✓ Elect the amount you want to contribute.
 - Each year, you must select how much you want to contribute per paycheck. If you are currently enrolled in the CDHP and are re-enrolling for 2022, your 2021 HSA contribution elections will not carry over.
 - Remember, your contributions are pre-tax, you earn interest tax-free and your investments grow tax-free if you choose to invest your balance.
 - You can change your contribution amount any time during the year with or without a life event, by visiting benefits.myplansconnect.com/Arkema > Health > Life Status Change > HSA Change.

Enable Multi-Factor Authentication (MFA)

If you are logging in for the first time in a while, you will need to set up multi-factor authentication (MFA), a two-step log in process that adds an additional layer of security to your account.

With MFA enabled, you will be asked to enter a temporary numeric code sent to your email or mobile device each time you log in to Arkema Benefits Online. If you have questions, contact the Arkema Benefits Center at **1-800-406-9823**.

Remember to Review Your Beneficiaries

Visit *Arkema Benefits Online* to review, confirm or add beneficiaries for life and AD&D insurance. You can elect more than one beneficiary, and name a secondary or contingent beneficiary, if you choose.

Note: You are the beneficiary for any spouse or child life insurance that you elect.

Access Standardized Information about Your Medical Plan Options

For detailed information about the benefits available to you, review the Summary Plan Descriptions (SPDs) available at benefits.myplansconnect.com/Arkema or on the ANNA intranet site under Human Resources > Benefits-Health & Welfare > Employee Resources > Summary Plan Descriptions. If you have questions, please contact the Arkema Benefits Center at **1-800-406-9823**, Monday to Friday, between 9 a.m. and 6 p.m. Eastern time.

Arkema is required to provide you with a Summary of Benefits and Coverage, a document that includes standard information about coverage under both medical plan options available to you. You can find these documents at benefits.myplansconnect.com/Arkema > Resource Center > Plan Information > Health. They are also available on the ANNA intranet site in the same area as the Summary Plan Descriptions referenced above. You may also call the Arkema Benefits Center at **1-800-406-9823** to have copies mailed to your home.