

## Well-being Matters

### FAQs for HR and Well-being Champions

*Have a question about the Well-being Matters program? We've got the answer! Check out our FAQs below.*

Can't find what you're looking for? Route all of these questions through the Castlight Care Guides, who will escalate the question back to Diane Linke or Kate Sampson in Corporate Benefits as needed.

Phone Number to our Castlight Care Guides (designated number specifically for Arkema):  
**1-866-960-0874**

If you want to message the care guides, the in-app messaging feature can be found either on the "Get Help" tab of Castlight when logged-in or through the footer link on any page that reads "Message a Care Guide." (This removes the ID verification step for the user and Care Guides and expedites the user getting their answers/needs met.)

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*The FAQs contained in this document apply only to eligible employees and covered spouses.*

*Please direct employees to [mycastlight.com/arkema](http://mycastlight.com/arkema) for more information about the Well-being Matters program. Please remember to use a lowercase "a" in "arkema."*

## About the *Well-being Matters* Program

### 1. What is the *Well-being Matters* program?

*Well-being Matters* is a voluntary well-being program aimed at helping eligible employees (and spouses enrolled in Arkema medical coverage) understand and improve their physical, financial, and mental well-being with Arkema-provided resources. It’s just one more way Arkema invests in you, your family, and your health! It’s also a fun way to connect employees with co-workers through the Community section of the app and through local volunteer activities.

By participating in *Well-being Matters*, employees and enrolled spouses have the opportunity to obtain and review their key health metrics for no cost and focus on the facets of well-being that matter the most to them. Participants complete activities to improve their overall well-being and earn rewards such as a reduction in their U.S. medical plan premiums, a \$50 Amazon gift card or a donation to one of the three charities Arkema has selected, and entries to sweepstakes (held four times per year – Dec 1, Feb 1, April 1, June 1) and corporate challenges (held two times per year). Sweepstakes prizes include \$150 Visa and Amazon gift cards, iPad, AirPods, and other fun prizes.

### 2. How does *Well-being Matters* work?

First, you need to register on the Castlight site.

*Please focus on getting employees at your site engaged and registered on the Castlight site at the time of hire, after they make benefit elections.*



You can scan the QR code or navigate directly to the [mycastlight.com/arkema](https://mycastlight.com/arkema) site (make sure to use a lowercase “a” in arkema).

By participating in *Well-being Matters*, individuals can earn rewards and hopefully pick up some healthy habits. The following table shows how rewards are earned:

How many points	Earn 2,000 points	Earn 500 points	Earn unlimited points
When individuals participate	By November 1, 2024	By June 30, 2025	By June 1, 2025
What individuals earn	<ul style="list-style-type: none"> <li>A \$400 reduction on your U.S. medical plan premiums for the 2025 plan year if only you or only your covered spouse participates</li> <li>An \$800 reduction on your U.S. medical plan premiums for the 2025 plan year if both you and your covered spouse participate</li> </ul>	<ul style="list-style-type: none"> <li>A \$50 Amazon gift card</li> <li>Your enrolled spouse can also earn a \$50 Amazon gift card</li> <li>Or, you and/or your spouse can</li> </ul>	<ul style="list-style-type: none"> <li>One entry for every 10 points you use to buy entries in sweepstakes held four times per year for prizes such as \$150</li> </ul>

	<ul style="list-style-type: none"> <li>An extra \$200 in your paycheck in early 2025 if you waive U.S. medical coverage</li> </ul>	donate to one of the three charities Arkema has selected (Habitat for Humanity, American Cancer Society, or Clean Water Fund)	Amazon and Visa gift cards and other prizes
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**3. Why should individuals participate in *Well-being Matters*?**

Eligible employees and their enrolled spouses have the opportunity to learn more about their health and make healthier lifestyle choices with support from free resources. They can also earn a U.S. medical plan contribution reduction (\$400 if only you or only your covered spouse participates or \$800 if you both participate).

**Note:** Those who waive medical coverage can earn a \$200 cash reward for 2025 by earning 2,000 points by November 1, 2024.

In addition, after participants earn 2,000 points, they can continue to earn points for a \$50 Amazon gift card, or they can donate the card value to charity. Entries to sweepstakes drawings are held four times per year for raffle prizes until June 30, 2025 when the well-being year ends (drawings are scheduled for February 1, April 1, June 1, and December 1, 2025).

**4. What happens if individuals do not participate in *Well-being Matters*?**

*Well-being Matters* is a voluntary program. There is no penalty if eligible employees and their enrolled spouses decide not to participate in *Well-being Matters*. However, individuals will miss out on the investment Arkema is making in their health and well-being and on the U.S. medical plan premium reduction of \$400 or \$800.

**5. A colleague emailed me a question about the *Well-being Matters* program. Is there an email template I can use to reply?**

You may leverage the template below in your response to email questions from colleagues.

Dear [Employee Name],

Thank you for reaching out to learn more about the *Well-being Matters* program.

To answer your question, [insert answer leveraged from HR FAQs].

For more information on the program, see the attached FAQs [attach Employee FAQs] or message a Castlight Care Guide through the in-app messaging feature. The feature can be found either on the “Get Help” tab of Castlight when

logged-in or through the footer link on any page that reads “Message a Care Guide.” If the care guides cannot answer a question, they will forward it to Arkema’s Customer Success manager or directly to the Arkema benefits contact for assistance.

Best,

[Your Name]

## Program Eligibility

### 6. Who can participate in *Well-being Matters*?

All benefits-eligible Arkema employees may participate in the *Well-being Matters* program.

Spouses of eligible employees may only participate in *Well-being Matters* if covered under an Arkema medical plan.

Dependent children are not eligible for the *Well-being Matters* program. However, they can still choose to participate in other well-being programs offered through their Arkema benefits coverage, if enrolled.

For questions about eligibility, local HR and Well-being Champions can contact Kate Sampson at [katherine.sampson@arkema.com](mailto:katherine.sampson@arkema.com) or 1-610-205-7712.

### 7. If eligible employees participate in *Well-being Matters*, do their spouses need to participate as well, and vice versa?

No. If an employee covers their spouse under an Arkema medical plan for 2025, or adds them on or after June 1, 2024, spouses don’t have to participate in *Well-being Matters* in order for employees to earn a medical premium discount. Employees and spouses can separately earn 2,000 points by November 1, 2024, to each earn a \$400 medical plan premium reduction. Spouses will need to log on to their own account on [mycastlight.com/arkema](https://mycastlight.com/arkema) to participate.

If an employee is enrolling their spouse in Arkema medical coverage for the first time effective January 1, 2025, their spouse does not need to earn 2,000 points for their medical plan premium reduction this year. They can simply activate their account at [mycastlight.com/arkema](https://mycastlight.com/arkema) and complete actions to earn other prizes.

Prizes outside of the medical plan premium reduction are tracked separately, and as a result, participation is optional for both employees and their spouses.

### 8. Do individuals have to participate in *Well-being Matters* to have Arkema medical coverage?

No. Participation is voluntary. Benefits-eligible employees can enroll themselves and their spouses in Arkema medical coverage even if they don’t participate in *Well-being Matters*.

### 9. Can new hires participate?

New hires can participate in *Well-being Matters* once they have enrolled in benefit coverage. At that point, the Benefits Center sends Castlight the employee’s record

of eligibility after the employee enrolls in benefits or is defaulted after 31 days, whichever occurs first. After Castlight receives the employee's information, the employee and any enrolled spouse can register a maximum of two days later.

Eligible employees hired prior to June 1, 2024, are encouraged to participate in *Well-being Matters* as they will not receive any medical premium discount again that they might have received last year if they do not participate.

Eligible employees hired on or after June 1, 2024, who are enrolled in an Arkema U.S. medical plan will automatically receive reductions on their 2024 and 2025 medical plan contributions; eligible employees (and their enrolled spouses) do not need to earn 2,000 points in their first year of employment but are welcome to do so to earn a \$50 Amazon gift card or donate the value of the gift card to one of the three charities Arkema has selected, and buy sweepstakes entries for prizes after reaching 2,000 points.

Employees hired June 1, 2024 or later, who are not enrolled in an Arkema medical plan will **not** be eligible to receive a \$200 reward in their paycheck for 2025.

## 10. **How do individuals sign up if they used Castlight with a previous employer?**

When individuals scan the QR code or go to [mycastlight.com/arkema](https://mycastlight.com/arkema), they should be presented with Arkema's registration page. From that page they should be able to register as a new user of Arkema (unattached to previous eligibility through a past employer.)

If they are prompted to log-in, rather than register, the system will show that they are ineligible since they are no longer employed at your previous employer. If that occurs, they will be presented an option to message/chat or call Castlight's Customer Service team and receive log-in support as an employee of Arkema. The Castlight team will ask which employer is providing Castlight to them.

## **Medical Plan Premium Reductions, Cash Rewards, and Other Prizes**

### 11. **What do individuals need to do to qualify for medical plan premium reduction/cash rewards?**

Individuals must earn at least 2,000 points by November 1, 2024, to qualify for their medical plan premium reduction. **In 2024, employees and covered spouses were able to earn a medical discount separately. If only one of them earns 2,000 points, they will get a \$400 discount, if both of them earn 2,000 points, they will get the \$800 discount.**

### 12. **What if individuals miss the November 1, 2024 deadline for earning their medical plan premium reduction/cash rewards?**

If individuals miss the November 1, 2024 deadline, they will not be eligible to receive their medical plan premium reduction/cash rewards. Please note that for employees with enrolled spouses, this means the employee or covered spouse must meet the November 1, 2024 deadline to receive **any** reward.

Individuals who do not earn their medical plan premium reduction/cash reward may still participate to receive an Amazon gift card or make a donation to one of the

three charities Arkema has selected, and get entries to sweepstakes for other prizes (held four times per year) once they earn 2,000 points.

**13. What if eligible employees do not see their premium reduction or cash reward reflected in their paychecks?**

The medical premium reduction is not called out separately on paystubs or the enrollment system. It's reflected in the medical contribution rates shown on the [myplansconnect.com/arkema](https://myplansconnect.com/arkema) enrollment system. During the enrollment period, the system will **assume** you are going to get 2,000 points for *Well-being Matters* and will reflect those rates when you make elections during enrollment. If you or your spouse don't complete the 2,000 points, you will receive a corrected Confirmation Statement on or around December 15, showing the new medical contribution rate without the medical premium discount.

If eligible employees do not see their medical plan premium reduction or cash reward reflected in their paychecks in 2025, they need to visit [mycastlight.com/arkema](https://mycastlight.com/arkema) to confirm that they have earned 2,000 points. They can also email Kate Sampson for assistance. Bi-weekly contribution sheets posted on the Documents and Resources section of [benefits.arkema.com](https://benefits.arkema.com) show the 2025 rates with the \$400 or \$800 discounts. Eligible employees not enrolled in an Arkema medical plan will receive their \$200 reward in their paycheck at the beginning of 2025, typically by the second bi-weekly pay of January.

Please encourage all employees to check their paystub to ensure their benefit deductions reflect what they believe they elected.

If employees added a dependent to coverage during Open Enrollment, please remind them to upload proof of dependent eligibility to the site within 60 days or the coverage for the dependent will be dropped on day 61.

**14. How do individuals log in to Castlight?**

Employees and their enrolled spouses can visit [mycastlight.com/arkema](https://mycastlight.com/arkema) or download the Castlight mobile app and register.

**15. If an individual donates to one of the three charities, is it tax-deductible?**

When an individual designates the charity to receive the donation, they are directing Castlight to forward this money to the charity on their behalf. They will still be charged imputed income on the value of the gift card, but may claim it as a charitable contribution on their taxes.

## Challenge-Specific Questions

**16. What health numbers need to be submitted for Know Your Numbers?**

For the *Well-being Matters* program, individuals will be screened for the following values:

- Waist circumference and/or Height and Weight for BMI – one or the other for the Physician Results form
- Blood pressure (combined systolic and diastolic)

- Blood glucose (fasting or non-fasting) or hbA1C testing
- Cholesterol – HDL, LDL, Triglycerides (fasting is ideal but not required)

If individuals attend a screening at a Quest Diagnostics Patient Service Center, a licensed examiner will measure their biometrics as well as their cholesterol levels and blood glucose through a non-fasting blood test done through venipuncture.

If individuals request a Quest home test kit, they will administer a dry spot blood test via finger prick and mail the sample to Quest for processing.

If individuals get a screening from their primary care provider, they will need to have the provider collect these measurements. The individual must submit the signed Physician Results Form online by accessing Quest through the SSO link through Castlight OR have their provider fax it to the number provided on the form by November 1, 2024, to qualify for the medical plan contribution reduction or cash reward for 2025. Individuals should allow 48-72 hours for the form to be processed.

Individuals can receive credit for any screening completed between November 1, 2023, and November 1, 2024.

**17. Where can individuals get a biometric screening?**

Eligible employees and enrolled spouses can receive a screening at any of the following:

1. One of a number of Arkema onsite screenings at different sites this year over multiple dates,
2. At a Quest Diagnostics Patient Service Center (PSC),
3. Using a Quest home test kit or
4. By having their primary care provider submit test results completed between 11/2/2023 and 11/1/2024 on a Physician Results Form downloaded by accessing Quest through the Castlight application.
5. If you are located at a site that is offering onsite screening, you will have that option to schedule an appointment when Quest comes to your site. The date of onsite screenings will also be advertised at your site if applicable.

**18. How should individuals prepare for a screening?**

Individuals who get a screening should ideally fast for 8-10 hours (nothing except water and medications) prior to testing for good cholesterol and fasting blood sugar results. However, you don't have to fast and do not need to prepare, aside from signing up for an appointment online. Fasting will give individuals a more accurate reading of their blood glucose and cholesterol levels.

**19. Do individuals have to pay for a screening to get their health numbers?**

Arkema covers the cost for individuals who get a screening done onsite at Arkema, from a Quest Diagnostics Patient Service Center, a Quest home test kit or submitted through their primary care provider on a physician results form. If your physician orders tests as part of a physical, the tests will be preventive at no cost. If there is a

diagnosis attached to the testing, the costs may be subject to deductible and coinsurance. By scheduling through the Quest Scheduler online accessible through the link in the Castlight application, the order for the tests is automatically created.

- There is no cost to eligible employees or their enrolled spouses to get a screening from a Quest Diagnostics location between now and November 1, 2024.
- There is no cost for employees or their enrolled spouses to order a Quest home test kit between now and October 1, 2024. The deadline for this method is earlier due to time needed to ship the kit to you, have you provide the test sample, and ship it back before the deadline.
- Enrolled individuals who schedule a screening with their primary care provider should schedule it as part of their once-per-calendar-year in-network preventive care visit, which is covered 100% by the Arkema medical plan. Make sure your doctor codes the visit as preventive physical and no other medical issues are discussed.

Individuals are responsible for any associated costs that are not covered by their Arkema medical plan or that are performed by an out-of-network provider. Individuals not covered by an Arkema medical plan are responsible for any screening costs if they complete their screening through their primary care provider.

**20. How do individuals sign up for a screening through the Quest Diagnostics Online Scheduler?**

Individuals should visit the Castlight application via [mycastlight.com/arkema](https://mycastlight.com/arkema) or the Castlight mobile app by visiting the “Ways to Earn” page and clicking “Know Your Numbers.” This path bypasses the need to log in to Quest.

Please link to Quest through the Castlight application.

Once in the Quest site via Castlight, individuals will then select “Participate Now,” then sign up for a screening at a Quest Diagnostics Patient Service Center, request a Quest home test kit or download their Physician Results Form. If you are holding an onsite screening event this year, the option will appear first, and employees will be able to select an appointment time from the slots available.

**21. How do individuals complete their screening using a Quest home test kit?**

Individuals will enter the shipping address where they would like to receive their kit once they link to Quest through the Castlight application. Quest Diagnostics is unable to ship materials to the state of NY and outside the continental United States. There is no cost for employees or their covered spouse to receive a home test kit between now and October 1, 2024.

Individuals should receive their kit within 10 days of the shipment date. If an individual does not receive their materials within this timeframe, they can reorder the kit from the Quest website. Home test kits can't be provided after October 1 to allow for shipping and return time.



Individuals will perform the screening according to the instructions provided in their kit and mail the collection card back for processing. They will receive a paper report mailed to their home within 10-15 days after processing.

**Arkema asks that if an individual requests a home test kit, they complete their biometric screening via this method by the deadline, as the company pays the full cost of their home test kit once they place their request.**

**22. How can individuals confirm that their primary care provider submitted their Physician Results Form?**

If individuals received a health screening ordered by their primary care provider, they will receive credit only after the individual or their provider submits the completed Physician Results Form that's downloaded from the Quest site.

If an individual does not see their results online after about two weeks, they can contact Quest customer service at [wellness@QuestDiagnostics.com](mailto:wellness@QuestDiagnostics.com) or 1-855-623-9355 to confirm that their results have been received.

**23. What qualifies as a preventive care visit?**

An annual preventive care visit is an appointment with a primary care provider, who may be a primary care provider or gynecologist. The visit can help catch potential medical issues before they become serious. Arkema will also be introducing additional Virtual Primary Care options for 2025. Remember, if you receive a mammography as part of a preventive exam that will also satisfy the preventive care visit/screening requirement. Screening mammograms are covered at 100%. If you receive a diagnostic mammogram, there may be a cost if it's not paid due to you being high risk, but you can use this test to satisfy your screening visit.

**24. How much does a preventive care visit cost?**

An in-network annual preventive care visit is covered 100% by an Arkema medical plan once per calendar year. Please remember, if you discuss any condition or diagnosis during the visit and the physician bills with a diagnosis, the physical may not be paid at 100%, at least initially.

**25. How do I get my skin cancer screening paid for by Aetna? I go to my provider, and they charge me a copay or my deductible and coinsurance.**

Clear coding telling Aetna your skin cancer screening appointment is preventive is not currently available to dermatologists. If you are charged for what started as a skin cancer screening visit, please contact Aetna member services, and tell them you went in for a screening and should not be charged for the visit. Have the date of the visit and physician's office name to provide. If the visit was scheduled as a surgery or other type of appointment other than screening, a copay, deductible, and coinsurance may apply. If you are unsuccessful in your own efforts with Aetna, please reach out to Diane Linke or Kate Sampson in Benefits via email with the information requested above so we can get it reviewed and possibly reprocessed.

**26. Are Know Your Numbers results and health assessment information confidential?**

Individuals' personal health information is completely confidential, as required by federal law. Individual numbers from screenings are not shared with Arkema; health data is only shared in aggregate for Arkema as a whole or groupings of sites where the larger numbers ensure confidentiality. Well-being activities are also not shared with Arkema. The company only receives an indicator that the employee should receive their medical plan premium reduction or if they should not. No other information is shared.

### Special Circumstances

**27. What are special circumstances for participation in *Well-being Matters*?**

Special circumstances include:

- Eligible employees (and their enrolled spouses) hired June 1, 2024 or later who are enrolled in Arkema medical coverage do not need to earn 2,000 points by November 1, 2024 and will automatically receive their medical plan premium reduction. If they are not enrolled in Arkema medical coverage, they will not be eligible to receive the \$200 reward in their paycheck at the beginning of 2025. These individuals may still earn points toward an Amazon gift card or a donation to charity and can purchase sweepstakes entries for 10 points each. Sweepstakes are held four times per year.
- If an employee is enrolling their spouse for the first time during Open Enrollment for Arkema medical coverage effective January 1, 2025, their spouse does not need to participate.
- If an employee was on short-term disability or workers compensation for at least half the time from July 1 – November 1, 2024.

**28. What if an employee experiences a family status change during 2025?**

If an employee experiences a family status change during 2025 that enables them to enroll in Arkema medical coverage, they (and their enrolled spouse) do not need to earn 2,000 points and will automatically receive their medical plan premium reduction in 2025. They will also qualify to earn points toward an Amazon gift card or donation to charity, and sweepstakes entries, held four times per year.

If an employee experiences a family status change that enables them to add a spouse to their medical coverage and has successfully earned their medical plan premium reduction, they will automatically receive the full reduction for their spouse for the current plan year. Their spouse will also be eligible to earn points toward an Amazon gift card or donation to charity, and sweepstakes entries.

### Additional Information

**29. What are Castlight Care Guides?**

Individuals who need extra help can contact a Castlight Care Guide—nurses and benefits experts who can provide individuals with additional personalized support

like finding a doctor, understanding your benefits, and negotiating out-of-pocket expenses. Individuals can access Care Guides through the chat feature in the app or at 1-866-960-0874, Monday – Friday, 8:00 a.m. – 9:00 p.m. ET.

**30. Who can individuals contact for questions?**

<b>For questions about...</b>	<b>Contact</b>
<p><i>Well-being Matters</i></p> <p>Castlight Care Guides</p>	<p>Castlight</p> <p><b>mycastlight.com/arkema</b></p> <p>Via chat on the Castlight mobile app</p> <p>1-866-960-0864</p> <p>Monday – Friday, 8:00 a.m. – 9:00 p.m. ET</p>
<p>Eligibility</p>	<p>Kate Sampson</p> <p>1-610-205-7712</p> <p><b>katherine.sampson@arkema.com</b></p>
<p>Screenings at Quest or with a home test kit and provider screening forms</p>	<p>Quest Diagnostics – access Quest through the Castlight application – click “Ways to Earn,” then “Know your numbers”</p> <p>1-855-6-BE-WELL (1-855-623-9355)</p> <p>Monday – Friday, 8:00 a.m. – 8:00 p.m. ET</p> <p>Saturday - 8:30 a.m. – 3:00 p.m. ET</p> <p>Email: Wellness@QuestDiagnostics.com</p>
<p>Money Days with Fidelity*</p> <p><i>* Only Money Days sessions offered specifically to Arkema employees will qualify</i></p>	<p>Fidelity</p> <p>1-800-835-5092</p> <p><b>www.netbenefits.com</b></p>