



Arkema Benefits: Supporting You, Your Family, and Your Total Well-being

**OPEN ENROLLMENT FOR 2025 BENEFITS IS
OCTOBER 2 - OCTOBER 16, 2024**

This newsletter describes certain benefit plans as they apply to eligible U.S. 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.



ARKEMA BENEFITS: EMPOWERING YOU AND YOUR FAMILY

At Arkema, we are committed to providing benefit options that prioritize you and your family's health and wellness for a better today and brighter tomorrow. Open Enrollment is the best opportunity to make sure you're maximizing your benefits to best support your life and total well-being.

We know that healthcare costs and physical and mental well-being are top of mind right now. That's why we are continuing to offer a comprehensive and inclusive benefits package that provides affordable access to quality care and flexible coverage options to best meet your needs.

This year, we're investing in resources to support you and your family in all stages of life. **We encourage you to utilize your benefits to their full potential** by exploring the full suite of tools, programs, and resources designed to save you money and improve your well-being.

Making the Most of Your Arkema Benefits

MANAGING PLAN COSTS

Across the country, companies continue to see large increases in medical and pharmacy costs, but at Arkema we're doing better than many companies thanks to you. Along with good claim experience over the past year and a review of our medical and pharmacy vendors, we were able to hold deductibles, most copayments and out-of-pocket maximums to last year's levels. Your efforts to maintain your health through preventive care visits and as smart healthcare consumers have made that possible.

Below are some other ways that you can continue to manage healthcare costs overall. You can find more information on these programs at benefits.arkema.com.



Managing Plan Costs

Participate in Well-being Matters:

Earn your medical plan premium reduction by doing wellness tasks that benefit you, like prioritizing preventive care, knowing your numbers, and taking the online health assessment on Castlight.

Consider Enrolling in the Aetna Choice POS II CDHP with HSA ("CDHP"):

This medical plan features:

- Lower bi-weekly premiums than the Aetna Choice POS II PPO, but you pay more upfront in deductible costs when you have claims
- Access to a Health Savings Account to pay for medical expenses throughout the year or roll over into the next year

Receive Routine Preventive Care and Screenings:

Regular preventive care such as annual physicals and age-appropriate screenings are 100% covered (in-network) and can save you money in the long-term by identifying and treating health problems early before they cause long-term impacts.



Managing Out-of-Pocket Costs

Think About Alternatives to the Emergency Room for 'Minor' Emergencies:

Consider all your options when receiving care to make sure you get the right care at the best cost. You have access to:

- Your primary care physician's office
- CVS Virtual Care
- In-network urgent care centers
- CVS minute clinics
- Aetna's 24-hour nursesline at 800-556-1555

Open Flexible Spending Accounts to Pay Anticipated Expenses with Pre-tax Dollars:

- Health Care FSA: Used for eligible medical, dental, and vision expenses
- Limited FSA (CDHP only): Used for dental and vision expenses, as well as medical expenses after you meet your deductible
- Dependent Day Care FSA: Used for expenses such as day care for family members

Activate Your Rx Savings Solutions Account:

Rx Savings Solutions identifies cost savings opportunities for your prescriptions. Since the program's launch, Arkema employees have saved over \$260,000. This is free to you and your dependents enrolled in an Arkema medical plan and will continue to be available in 2025 and beyond.

What's New for 2025

2025 PRESCRIPTION PLAN UPDATES

New Prescription Plan Provider—Aetna Pharmacy Benefits/CVS

At Arkema, we routinely evaluate the healthcare marketplace. That's why, effective January 1, 2025, Arkema will be transitioning from Express Scripts to Aetna Pharmacy Benefits through its affiliated pharmacy benefit manager CVS Caremark, as our new prescription drug/Rx provider. This change is part of our ongoing efforts to enhance the quality of healthcare services under our medical plans. Because Aetna is owned by CVS Health Corporation, it streamlines your benefits experience. CVS is committed to delivering high-quality care, with a continued focus on improving the customer service experience, and compatibility with Aetna medical plans.

Your new Aetna Pharmacy Benefits include:

- An expansive network of over 66,000 pharmacies, including major retail pharmacy chains such as Walgreens, Costco, Rite Aid, and more as well as certain local pharmacies.
- Convenient options to fill your prescriptions: home delivery, automatic prescription refills, and mail order pickup at local CVS pharmacies to further streamline your experience.
- Access to programs to help you save on specialty medications for conditions such as multiple sclerosis, cancer, and rheumatoid arthritis, depending on your medical plan election.
- An exclusive pharmacy for filling prescriptions for specialty medications. CVS Specialty can deliver your medications to your home, doctor's office, a CVS Pharmacy or any place that you choose at no added cost.
- Combined medical and prescription drug ID card in the mail during December if you enroll by November 15. You may use your new ID card beginning January 1, 2025.

Transition Support

To help ensure a smooth transition of your coverage to Aetna Pharmacy through CVS Caremark, you can expect to receive the following materials and services from Aetna Pharmacy Benefits:

- Your prescription records and information as well as most medications with open refills into 2025 will be automatically transferred. If you have a prescription with Express Scripts and you have refills for the future, Aetna Pharmacy Benefits will send you information about receiving your next refill through CVS Caremark. If you have a prescription that cannot be transferred (compound medications and controlled substances), you will receive direct communication from CVS.
 - If you have a remaining refill for your current prescription with Express Scripts, make sure to refill it by the end of December, so you have the medication you need before the new year begins.
 - If you have any questions about end of year refills, contact Express Scripts at 1-800-363-8952.
- In December, you will receive a personalized letter from Aetna/CVS highlighting how you and your family are impacted by the change (including formulary changes, prior authorization requirements, etc.) and what support you can expect.
- After Open Enrollment, members currently taking specialty drugs that are being filled through Express Scripts' SaveonSP program will receive instructions to enroll in CVS' PrudentRx Program. Specialty medications can be shipped to a participating CVS pharmacy or your home.

Please note the Aetna service team is available to answer questions related to the transition (i.e., costs, formulary, refills, etc.) by calling 1-800-238-3488, Monday – Friday, 8:00 a.m. – 6:00 p.m. ET. You can also search costs by medication, network pharmacies and lists of covered drugs at aetnaresource.com/n/Arkema-2025.

2025 MEDICAL PLAN UPDATES

Thanks to your efforts to make wise and effective use of your Arkema medical plan, you will see no change to your deductible, the majority of copayments, and out-of-pocket maximums for 2025. In addition, we are excited to introduce a number of new services and benefits to improve access to affordable and high-quality care.

Adding Domestic Partner Coverage

We remain committed to continuously enhancing our benefits program to meet the evolving needs of you and your family. During Open Enrollment, you will now be able to enroll your domestic partner (and qualifying children of domestic partners) in medical (including prescription drug coverage), dental, and vision coverage, providing them with access to the same comprehensive healthcare benefits that you enjoy as an Arkema employee. You will also be able to include them in dependent life insurance and AD&D and supplemental health and other voluntary benefits. To learn more about domestic partner coverage and eligibility, please visit benefits.arkema.com, where you will find a domestic partner enrollment kit with additional information and enrollment process instructions. To enroll your domestic partner, they must meet the following requirements:

- At least 18 years of age,
- Not related to you by blood or a degree of closeness that would prohibit legal marriage,
- Exclusively living with you and has done so for the prior 12 months with the intent to do so indefinitely,
- Not married to someone else or engaged in another domestic partnership or civil union, as applicable; and
- Financially interdependent with you.

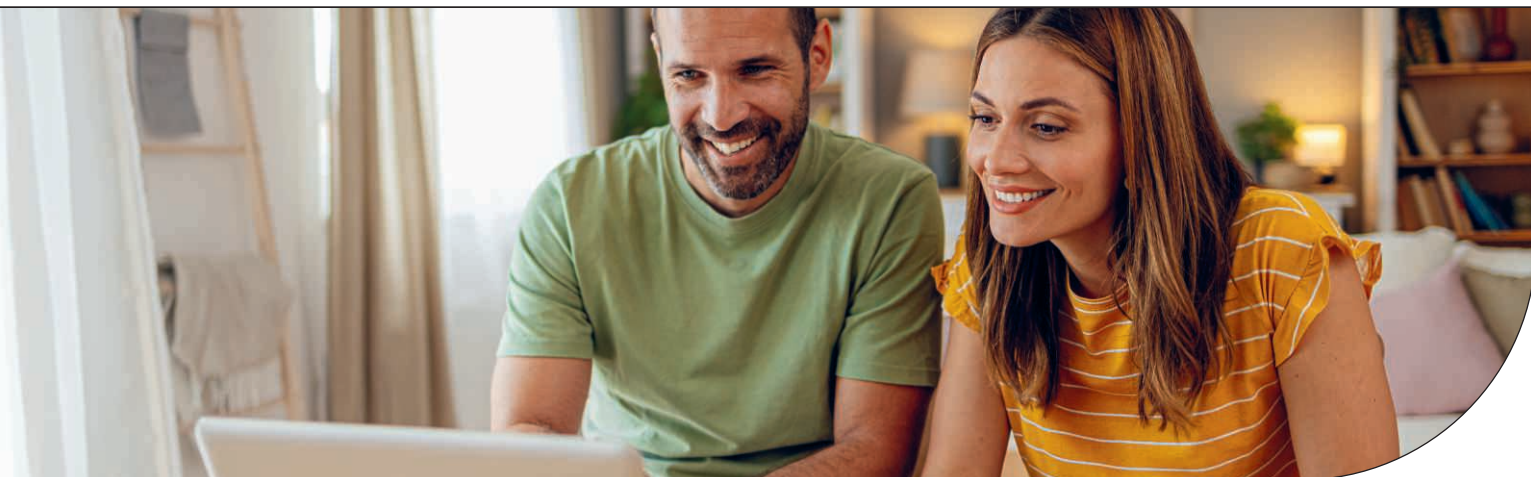
If you are in a registered civil union, your civil union registration will be recognized just like a marriage certificate where your state recognizes it. Please designate your relationship as a domestic partnership and submit/upload your civil union registration as proof of dependent status to the Arkema Benefits Center.

Updated Visit Limits for Acupuncture and PT/ST/OT Appointments

To provide more inclusive and competitive benefits in this area, we have increased the number of acupuncture and physical therapy/speech therapy/occupational therapy appointments that are covered under your Arkema medical plan.

The plan will provide coverage per the plan design once you meet your deductible for the following number of visits:

- Acupuncture therapy: The limit has been increased from 15 visits per year to 30 visits per year;
- Physical therapy/speech therapy/occupational therapy: The limit has increased from 60 visits per year to 90 visits per year.



New Hearing Aid Benefit

Arkema will provide hearing aid coverage to employees and dependents enrolled in an Arkema medical plan. You can receive up to **\$1,500** per ear every 36 months for hearing aids and other related expenses. Contact Aetna Member Services on the back of your ID card if you have additional questions.

New Emergency Room Copay for PPO Plan Members

If you are enrolled in the Aetna PPO Plan, there will be an emergency room copay of **\$150** starting January 1, 2025. If you go to the emergency room and are then admitted to the hospital rather than being treated in the emergency room and released, the **\$150** copay will be waived.

The **\$150** copay will be in addition to any deductible and coinsurance applied to the ER visit. Remember, if you have a minor illness or injury, make sure you consider all your options such as urgent care, virtual care, your PCP, or contacting the Aetna 24 hour Nurseline on your ID card for guidance, so you can get the right care at the most affordable cost.

2025 Health Care Costs

The way you and your enrolled dependents use your medical plan has a direct impact on the overall plan costs. As a result of effective plan use in 2024—such as receiving annual preventive screenings—you will see a minimal increase to the per paycheck cost of your medical/prescription plan. In the coming year, we encourage you to continue prioritizing your personal health and well-being by taking advantage of the full range of programs and preventive services available under Arkema's medical plans.

For the PPO, medical/prescription employee contributions for 2025 will increase by **\$0.92** per pay period for employee-only coverage; **\$2.31** per pay period for employee and spouse/domestic partner coverage; **\$1.85** per pay period for employee and child(ren)/domestic partner's child(ren) coverage; and **\$3.23** per pay period for family coverage.

For the CDHP, medical/prescription plan contributions for 2025 will increase by less than **\$0.50** per pay period for employee-only coverage; **\$1.38** per pay period for employee and spouse/domestic partner coverage; **\$0.92** per pay period for employee and child(ren)/domestic partner's child(ren) coverage and **\$1.85** per pay period for family coverage. For more information on employee contributions for your medical/prescription plan, visit benefits.arkema.com/Resources.



2025 DENTAL PLAN UPDATES

Orthodontia Coverage for Adults

In the effort to expand benefits for more comprehensive coverage and to better serve your dental health, orthodontia services for adults (19+) will now be covered up to a lifetime maximum of **\$1,500** per covered individual for services provided by an orthodontist. This lifetime maximum applies to most services offered through an orthodontist, including services like Invisalign®. You must be enrolled in the Delta Dental PPO plan to be eligible for the adult orthodontia coverage. If you have already received **\$1,500** in Orthodontic benefits as a dependent, you are not eligible for an additional **\$1,500** as an adult.

2025 Dental Care Costs

If you are enrolled in the Delta Dental PPO Dental plan, you will see a slight increase in your contributions for 2025: **\$0.49** per pay period for employee-only coverage; **\$0.49** per pay period for employee and spouse/domestic partner or employee and child(ren)/domestic partner's child(ren) coverage; and **\$0.92** per pay period for employee and family coverage. For more information on employee contributions for your dental plan, visit benefits.arkema.com/Resources.



VIRTUAL HEALTH CARE OPTIONS

To continue improving access to primary care and ongoing care services, Arkema's provider for virtual care will change from Teladoc to CVS Virtual Care in 2025. As a reminder, virtual care is an effective, affordable, and convenient way to receive support for ongoing health issues and minor emergencies. CVS Virtual Care offers three separate services:

- **Virtual Primary Care** allows you to select a primary care provider to see for ongoing health concerns and services, including annual wellness visits. Virtual Primary Care also helps you build a partnership with a primary care physician (PCP) if you do not have access to a local PCP.
- **CVS Virtual On-Demand Care*** is available 24/7 for acute issues like colds and fevers, much like your current Teladoc benefits. You can also use On-Demand Care if your selected Virtual Primary Care provider is not available at a certain time. You have access to dermatology services through On-Demand care.
- **Virtual Mental Health Care**, through Aetna virtual care will connect you to a licensed therapist to help you navigate mental health conditions like anxiety or depression, as well as stress and life transitions.

For those in the CDHP, once you meet your deductible, you will pay a \$15 copay at the time of your virtual care appointment. For those in the PPO, the \$15 copay will apply before the deductible. Learn more about CVS Virtual Care options at CVS.com/virtual-care.



* Teladoc will no longer be available as of January 1, 2025. CVS Virtual On-Demand Care is available for acute needs.



Find Providers in the WINFertility Network

To find a new fertility provider, or to see if your current provider is within the WINFertility Network, visit managed.winfertility.com/arkema/ and click the pink “WIN” logo.

Questions About WINFertility?

Contact WINFertility at 844-943-6166 (Monday – Friday, 9:00 a.m. – 9:00 p.m. EST) or visit managed.winfertility.com/arkema/.

FAMILY PLANNING SUPPORT

Effective January 1, 2025, WINFertility, a family-building program, will replace the infertility coverage currently available through Aetna and ESI and Arkema’s current adoption reimbursement benefit. WINFertility will provide a combined lifetime maximum of up to \$25,000 in reimbursements for eligible expenses related to fertility treatment, adoption, and surrogacy. For more information on eligible expenses and available services, visit managed.winfertility.com/arkema/.

Fertility Coverage

For employees enrolled in an Arkema medical plan, WINFertility offers inclusive and personalized fertility care regardless of a medical diagnosis of infertility or marital status. Nurse care advocates and reproductive endocrinologists will work with you to help you make the complex decisions regarding diagnosis and care, provide support, navigate provider networks, and much more. There’s also a digital platform with a comprehensive library of guides and webinars to help you make informed decisions. WINFertility is available to employees enrolled in an Arkema medical plan. There’s a maximum lifetime benefit of \$25,000 for fertility-related medical and prescription drug costs.

Adoption and Surrogacy Coverage

To provide inclusive family planning support, WINFertility also provides reimbursement for eligible expenses related to adoption and surrogacy regardless of whether you are enrolled in an Arkema medical plan.

FAMILY CAREGIVER SUPPORT PROGRAM THROUGH CLEO

Arkema understands that life is challenging, especially for those who have the added responsibility of caregiving for children or other family members, including parents. That’s why, effective January 1, 2025, you and your covered dependents will have access to Cleo, an all-in-one digital platform for family-building, parenting, and taking care of an aging loved one. Cleo offers support for all stages of life with resources such as:

- A Cleo Guide: Personalized guidance from a certified parenting or caregiving expert to help you navigate your benefits to best support your family’s needs
- LifePathsSM: Clinically-backed early intervention and planning to navigate the NICU, mental health, neurodivergence, and Alzheimer’s disease
- Curated articles, videos, workshops, personalized tips and in-app assessments

You can access Cleo services at hicleo.com/activate beginning January 1, 2025. More information on services and contact information will be provided later in 2024.

WELL-BEING

Updates to our Well-being Matters Program through Castlight



The *Well-being Matters* program empowers employees and their spouses to prioritize their health and earn rewards doing it. We have a few exciting updates to the program for this year:

- We are increasing the number of activities you can choose to complete to earn points, including a Vision Screening Attestation worth 50 points and downloading and registering for Mind Companion (digital mental wellness tool) at www.resourcesforliving.com worth 50 points.
- When you reach 500 additional points (2,500 points or above) you can choose to donate to one of three charities (Habitat for Humanity, American Cancer Society, and Clean Water Fund) instead of receiving a \$50 Amazon Gift Card if you choose.



Visit mycastlight.com/arkema or download the Castlight Mobile app to get started.

Your Medical Plan Premium Reduction

- If you and your covered spouse complete 2,000 points by Nov. 1, 2024, you will each earn a \$400 discount on your medical plan contributions for 2025.
- If you do not enroll in an Arkema medical plan but you earn 2,000 points, you can get \$200 added to a paycheck in early 2025.
- Employees hired on or after June 1, 2024, will not need to complete the 2,000 points to receive the discount for 2025. They will have to earn points in 2025 to earn a 2026 discount.
- If you are adding a new spouse/domestic partner to your Arkema medical plan coverage during open enrollment, your spouse/domestic partner will automatically receive their \$400 medical plan premium reduction for 2025. They will have to earn points in 2025 to earn a 2026 discount.

SPENDING & SAVINGS ACCOUNTS

Updated HSA Contribution Limits

Your annual contribution to your Health Savings account is limited by the annual IRS maximum on contributions. The 2025 limits are increasing to \$4,300 for individual coverage and \$8,550 for all other coverage levels. Remember, Arkema's contribution counts toward your annual maximum contribution. See the chart below for details on how much you can contribute.

Note: If you cover a domestic partner or domestic partner's child and you elect an HSA, you are not able to use HSA funds to reimburse their expenses unless they are a qualified tax dependent per IRS rules.

	Arkema Contributes	Your Maximum Contribution	Total Annual Maximum Contributions
You only	\$600	\$3,700	\$4,300
All other coverage levels	\$1,200	\$7,350	\$8,500

Note: If you will be age 55 or older at any time in 2024, you can contribute an extra \$1,000.

Updated FSA Contribution Limits

Your maximum annual contribution to your Flexible Spending Account is determined annually by the IRS. The limit for the Health Care FSA and Limited FSA for 2025 will be \$3,200. **Note:** If you cover a domestic partner or domestic partner's child and you elect an FSA, you are not able to use FSA funds to reimburse their expenses unless they are a qualified tax dependent per IRS rules.

Make the Most of Your HSA

Arkema is hosting workshops to help you learn more about the HSA and how it can help you pay for medical expenses now and in retirement. Scan the QR codes below to register for a specific session or access recorded sessions through Fidelity.

EXPLORING THE BENEFITS OF AN HSA

This workshop will explain how HSA-eligible Health Plans and HSAs work together.



October 8 4:00 p.m. EST

DISCOVER THE POTENTIAL OF YOUR HSA

This workshop will help you understand the benefits of saving and investing your HSA funds to help you prepare for medical expenses now and in retirement.



October 14 4:00 p.m. EST

Retirement Benefits at Arkema



As part of our commitment to your overall financial well-being, Arkema provides a competitive 401(k) plan that offers both pre-tax and after-tax Roth options, as well as many resources to help you save for your future.

Your retirement benefits are not a part of Open Enrollment, as you can make changes year-round. While considering your other benefits at this time of year, be sure to think about the following as well:

- Do you want to change or increase your 401(k) contributions?
- Are you investing in the plans that will help you achieve your financial goals?
- Are your beneficiaries up to date?

To review your Arkema 401(k) plan account balance, update your 401(k) and HSA beneficiaries, or make changes to your contribution elections or investment choices, visit www.netbenefits.com or call Fidelity at 1-800-835-5092.

For details on your 401(k) and other retirement benefits, refer to the Financial section of the Arkema Benefits website at benefits.arkema.com/Financial/Your-Financial-Future#401k. You can also find your 401(k) plan's Summary Plan Description (SPD) at benefits.arkema.com/Resources.

Financial Wellness Checkup

Fidelity's financial wellness checkup can help you understand what's going well and what else you can do to work toward your money goals. Scan the QR code or visit NetBenefits.com/financialwellness.



Additional Financial Resources Through Fidelity Net Benefits

In addition to providing you access to your 401(k), Fidelity offers several resources to assist you in learning and planning, so you may achieve your financial goals.

Log in to your Fidelity NetBenefits® account at www.netbenefits.com and access the Plan and Learn tab. From there, you will find help setting goals and find investment strategies. Under Learn, you can also find articles, short videos, and live and on-demand web workshops. Visit benefits.arkema.com/Financial/Financial-Tools-and-Resources for a list of Fidelity's resources to help you with:

- Selecting investments
- Estate planning
- Preparing and paying for college
- Debt management
- Financial well-being
- And more!

Visit benefits.arkema.com/Financial/Your-Financial-Future#PlanningforRetirement to review a Retirement Readiness Guide and Checklist that can help you plan as you near your retirement.

Resources Through Our Voluntary Benefits Program

- The Group Legal Plan through ARAG and the Allstate ID protection programs also provide support for estate planning, identity theft protection, and credit monitoring. If you elect to cover a domestic partner and/or a domestic partner's qualifying child as a dependent, they can also be covered as a family member under these plans in 2025.
- Pet Insurance is available through Pet's Best on a direct bill basis to cover your pet's accidents and illnesses, rehabilitative care, and even optional coverage for routine care. Pet's Best offers a discount to Arkema employees. Use code ARKEMAPET.

Get Ready to Enroll!

Review your options and make your 2025 elections between Wednesday, October 2 and Wednesday, October 16, 2024, at myplansconnect.com/Arkema.

If you don't actively enroll, your current elections will carry over at 2025 rates unless you made a benefit change after mid-September. If you contribute to an HSA or FSA, you must re-enroll to continue your contributions for the new year. Ensure your current elections are what you want for 2025. After Open Enrollment, you cannot change your elections without a qualifying life event.

UNDERSTAND YOUR OPTIONS

- ✓ Review your options and costs at benefits.arkema.com or the Arkema Benefits Center at myplansconnect.com/Arkema.
- ✓ Receive Life and AD&D benefit recommendations through Benefits Scout at www.lifebenefits.com/arkema. Please note that "spouse" in Benefits Scout includes domestic/civil union partner.
- ✓ Consider the Accident and Hospital Indemnity plans to help with unanticipated expenses before you meet the deductible, especially if you elect to enroll in the CDHP.
- ✓ Learn more about saving on taxes by reviewing the CDHP Overview and watching the CDHP and HSA videos in the Documents and Resources section of benefits.arkema.com.
- ✓ Plan on attending the Benefits Open Enrollment Town Hall on October 2, 2024 to hear about and ask questions about your benefits and changes for 2025.

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

- ✓ Log in to myplansconnect.com/Arkema. Click the tile on the left side of the home page to begin enrollment.
- ✓ Complete your enrollment and click "save" to receive a confirmation code. You can make additional changes until 11:59 p.m. ET on October 16, 2024. If you receive your confirmation statement via mail or via email link from the Arkema Benefits Center, and your elections are not correct, please contact the Arkema Benefit Center at 1-800-406-9823, Monday to Friday from 9 a.m. - 6 p.m. Eastern.
- ✓ If you add a dependent to coverage for the first time, please make sure to supply proof of dependent status by uploading it to the Arkema Benefit Center site within 60 days. If you do not supply proof, coverage for your dependent will be dropped at day 61.
 - If you are considering adding a domestic partner and/or domestic partner's child to your coverage, please review the domestic partner enrollment kit on benefits.arkema.com under Documents and Resources to determine if they meet the requirements to be added, to complete the required Domestic Partner Affidavit and Declaration of Tax Status and to understand the tax implications.
- ✓ If you have a life event after mid-September, you will have to complete benefit changes for your life event before making any changes to your 2025 benefit elections. Your elections from 2024 no longer carry over if you make a change after Open Enrollment. Changes from your life event will not automatically carry over to 2025. You will be defaulted to CDHP employee only, basic life and core LTD if you do not proactively enroll for 2025 to reflect your life event.

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 2025. **Note:** If you cover a domestic partner or domestic partner's child and you elect an HSA or FSA, you are not able to use these funds to reimburse their expenses unless they are a qualified tax dependent per IRS rules.

REMEMBER TO SET UP YOUR HSA

If you already have an HSA, there are no additional actions required to receive Arkema's contribution, but if you want to continue your own contributions you must make a new election for 2025 during Open Enrollment. However, if you are enrolling for the first time you must complete the following steps:

1. Confirm your HSA eligibility online via the online HSA eligibility questionnaire at myplansconnect.com/Arkema in order to receive Arkema's HSA contribution, even if you do not make your own contribution.
 - ✓ If you open your account after October 24, 2024, you will need to complete a paper form, complete an online submission, or talk to a representative, or your HSA contribution from Arkema will be delayed.
 - ✓ If you open your account after January 31, 2025, Arkema's 2025 contribution to your HSA will be prorated based on the month in which you confirm eligibility and open the account.
2. Elect the annual amount you want to contribute. The annual contribution you elect will be contributed equally over the remaining pay periods in the year.
 - ✓ You can still change your annual contribution amount any time during the year by visiting myplansconnect.com/Arkema > Home > Quick Tools > Report a Life Event on the left side.

Remember to Review Your Beneficiaries

Visit Arkema Benefits Online at myplansconnect.com/Arkema to review, confirm, or add beneficiaries for life insurance and AD&D insurance. You can elect more than one beneficiary and name a secondary beneficiary if you choose. You can manage your 401(k) beneficiaries separately at www.netbenefits.com.

Note: You, the Arkema employee, are the beneficiary for any spouse/domestic partner or child/domestic partner child life or AD&D insurance you elect.



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