

Well-being Matters

FAQs for Employees

Castlight, our online partner for Well-being Matters, comes with a variety of resources to help you own your well-being. See below for some frequently asked questions to help make sure you make the most out of Well-being Matters and the Castlight app that supports your well-being and provides you access to your ID Cards and claims.

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

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

By participating in *Well-being Matters*, employees and enrolled spouses have the opportunity to 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 and challenges 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 \$50 donation to one of the three charities Arkema has selected and entries to sweepstakes for prizes such \$150 Amazon or Visa gift cards, iPads, AirPods and other fun prizes, held four times per year.

2. What’s new for 2024 – 2025 in *Well-being Matters*?

New healthy activities and point values

We’re increasing the point value of certain activities and adding new opportunities to earn points.

- Download and register for Mind companion at www.resourcesforliving.com to earn 50 points.
- Complete an Emotional Health screening for the current year on **www.resourcesforliving.com** for 100 points. If you’ve already completed an emotional health screening, you can complete one per year for points.
- Complete a Vision Screening Attestation for 50 points if you have had a vision exam between November 2, 2023 and November 1, 2024.
- Activate your Rx Savings Solutions (RxSS) account for 50 points.

New prizes for extra points

Once you earn 2,000 points, if you earn an additional 500 points, you can claim a \$50 Amazon gift card or elect to donate the value to one of the three charities Arkema has selected instead (Habitat for Humanity, American Cancer Society, and Clean Water Fund).

Updated sweepstake drawings

Sweepstake drawings will be held on February 1, April 1, June 1, and December 1 in 2025 for prizes including \$150 VISA or Amazon gift cards, iPads, Apple Watches, and AirPods. Use your excess points in the Castlight Rewards Center to enter into the drawings for these great prizes. During 2024, the last sweepstakes drawing will be December 30, 2024.

3. How do I know if I earned my *Well-being Matters* discount for 2025?

We will send you an email confirming whether you received the discounted well-being rate for medical for 2025 as we get closer to November 1, 2024. Medical premiums that reflect the full discounts are shown in the benefit enrollment system (myplansconnect.com/arkema) when you make your elections under the assumption you are going to earn the full discount. If by November 1, 2024, you do not earn a discount, you will receive a corrected 2025 benefit confirmation around mid-December reflecting the medical premiums you are scheduled to pay for 2025, which will be higher. If you disagree with it or have questions, please raise them promptly with the Benefits team.

4. How does *Well-being Matters* work?

By participating in *Well-being Matters*, you can earn rewards and start living better.

First, you and your spouse, if you cover them under Medical, must register for the program through the Castlight app if you want to earn maximum rewards and discounts.

To register, you can scan the QR code to the right or visit the mycastlight.com/arkema site (make sure to use a lowercase “a” in “arkema”).



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 30, 2025
What individuals earn	<ul style="list-style-type: none"> A \$400 reduction on your U.S. medical plan premiums for the 2025 plan year if only you or only your covered spouse participates An \$800 reduction on your U.S. medical plan premiums for the 2025 plan year if both you and your 	<ul style="list-style-type: none"> A \$50 Amazon gift card Your enrolled spouse can also earn a \$50 Amazon gift card Or, you and/or your spouse can donate \$50 to one of the three charities Arkema has selected (Habitat for Humanity, American Cancer Society, 	<ul style="list-style-type: none"> One entry for every 10 points you use to buy entries in sweepstakes held four times per year for prizes such as \$150 Amazon and Visa gift cards and other prizes

	<p>covered spouse participate</p> <ul style="list-style-type: none"> An extra \$200 in your paycheck in early 2025 if you waive U.S. medical coverage 	or Clean Water Fund)	
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5. Why should I participate in *Well-being Matters*?

You can earn a U.S. medical plan contribution reduction of \$400 if only you **or** if only your covered spouse earns 2,000 points. If both of you are enrolled and you **each earn 2,000 points** between July 1, 2024 and November 1, 2024, you can earn an \$800 discount off your 2025 medical premium. If you waive medical coverage for 2025 and earn 2,000 points during the above period, you will get a \$200 cash reward in early 2025.

In addition, after you earn 2,000 points, you can continue to earn points for a \$50 Amazon gift card or donation to a charity and entries to sweepstakes drawings for raffle prizes until June 1, 2025 (drawings are scheduled for February 1, April 1, June 1, and December 1). There are also many free resources to support you and your spouse in your physical, emotional, financial, and social well-being. You also can participate in up to two corporate challenges a year for entries in a drawing for a number of prizes.

6. What happens if I do not participate in *Well-being Matters*?

Well-being Matters is a voluntary program. There is no penalty if you and/or your enrolled spouse decide not to participate in *Well-being Matters*. However, you will miss out on the investment Arkema is making in your health and well-being and on the U.S. medical plan premium reduction of \$400 if **either** you or an enrolled spouse earns 2,000 points, \$800 if both you and your enrolled spouse earn 2,000 points or a \$200 payment if you participate and waive medical.

7. What if I miss or my enrolled spouse misses the November 1 deadline for earning 2,000 points for the medical plan premium reduction?

If you or your spouse miss the November 1, 2024 deadline, you will not be eligible for the U.S. medical plan premium reduction for 2025. If you miss the deadline but your spouse doesn't, you would only be eligible for a \$400 reduction. Each of you is eligible to earn separate \$400 medical premium reductions. For those who waive Arkema medical benefits, you won't be eligible for the \$200 in early 2025 if you don't earn 2,000 points by the November 1, 2024 deadline.

You and your spouse can still complete a number of healthy actions on the Castlight website or app after November 1, but you must first earn 2,000 points before

earning points toward the \$50 Amazon gift card or charitable donation, and sweepstakes raffle entries.

8. What if I'm eligible for the Arkema U.S. medical plans, but not enrolled?

If you earn 2,000 points, and are eligible for the U.S. medical plans, but waive coverage, you will earn an extra \$200 in a paycheck in early 2025. You are also eligible for other *Well-being Matters* prizes, such as the \$50 Amazon gift card or charitable donation, and sweepstakes held four times per year for prizes like an iPad, AirPods, and \$150 Amazon or Visa gift cards.

Your spouse is not eligible to participate if they are not enrolled in an Arkema U.S. medical plan.

The \$200 in your paycheck for those who waive medical is typically provided in the second bi-weekly in 2025, to be eligible for this payment you need to remain a regular, full-time employee or a regular part-time employee who works at least 20 hour per week, is eligible for the Arkema U.S. medical plans, and is not enrolled in Arkema's U.S. medical plan in 2025.

9. Does my enrolled spouse need to participate in *Well-being Matters*?

No, if you cover your spouse under an Arkema U.S. medical plan, but they choose not to participate and earn 2,000 points, you can still get a \$400 discount if you participate and earn 2,000 points for yourself. In addition, if your spouse earns 2,000 points and you do not, your spouse will earn a \$400 discount. If you want to earn the full \$800 medical plan premium reduction for 2025, you must **both** earn 2,000 points by November 1, 2024. Spouses will need to log on to their own account on mycastlight.com/arkema; your spouse cannot use your account to record their individual progress. There are more options to earn points this year too.

If you are enrolling your spouse in Arkema medical coverage for the first time effective January 1, 2025, your 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 and complete actions to earn other prizes.

10. What if I am a new hire?

If your date of hire is on or after June 1, 2024, and you enroll in an Arkema U.S. medical plan, you (and your enrolled spouse, if applicable) will automatically receive the medical plan premium reduction for 2025. You must still earn 2,000 points if you wish to earn points toward a \$50 Amazon gift card/donation to charity or for sweepstakes entries.

11. How do I sign up if I used Castlight with a previous employer?

When you scan the QR code or go to mycastlight.com/arkema, you should be presented with Arkema's registration page. From that page you should be able to

register as a new user of Arkema (unattached to your previous eligibility through a past employer.)

If you are prompted to log-in, rather than register, the system will show that you're ineligible since you are no longer employed at your previous employer. If that occurs, you 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 you are receiving Castlight through.

12. How do the social features of the *Well-being Matters* portal work?

We want to build connections across the company with Castlight Community—a digital social space to connect with one another. Learn and share pictures of things that make you feel good. Share good health practices, recipes, develop a greater sense of team building, and encourage each other in taking the right steps towards healthy behavior. Also, see fresh, relevant content on a regular basis that will engage and motivate you on your wellness journey.

13. What are Castlight Care Guides?

If you need extra help navigating health care, contact a Castlight Care Guide—nurses and benefits experts who can provide you with additional personalized support like finding a doctor, understanding your benefits, negotiating out-of-pocket expenses, or solving billing issues. You 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.

14. How does the Know Your Numbers challenge work?

If you receive a biometric screening between November 2, 2023, and November 1, 2024, you will receive 600 points toward Castlight rewards. This includes 500 for having the screening and 100 points for reviewing the results.

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

- Waist circumference or Height and Weight (BMI), preferably both
- Blood pressure (combined systolic and diastolic)
- Blood glucose (non-fasting or fasting) – the Quest Panel for onsite testing and testing at Quest patient service Centers will include an A1C test.
- Cholesterol (total, LDL, HDL) – fasting tests provide the best measures but non-fasting results are acceptable.

You can be screened at a Quest Diagnostics Patient Service Center, through a Quest home test kit or have your primary care provider submit your measurements using the Physician Results Form bar coded specifically for you.

Your health information will not be shared with Arkema.

15. How do I sign up for a screening through the Quest Diagnostics Online Scheduler?

Log on via mycastlight.com/arkema or the Castlight mobile app by visiting the “Ways to Earn” page and clicking “Know Your Numbers.” Castlight has Single Sign On setup with Quest so using Castlight will bypass the need to log in to Quest.

Once on the Quest site, select “Participate Now,” then sign up for an onsite screening at one of the screening events being offered at Arkema sites this year, you can also go to a Quest Diagnostics Patient Service Center, request a Quest home test kit or download a Physician Results Form to have your physician complete and return. If your Arkema site is holding an onsite screening event this year, you will be able to select an appointment time from the slots available.

16. How do I complete my screening using a Quest home test kit?

Log on via mycastlight.com/arkema or the Castlight mobile app by visiting the “Ways to Earn” page and clicking “Know Your Numbers.” Castlight has Single Sign On setup with Quest so using Castlight will bypass the need to log in to Quest.

Once on the Quest site, enter the shipping address where you would like to receive your kit. Quest Diagnostics is unable to ship materials to the state of NY and outside the continental United States. There is no cost for you or your covered spouse to receive a home test kit between now and October 1, 2024.

You should receive their kit within 10 days of the shipment date. If you do not receive your materials within this timeframe, you can reorder the kit from the Quest website.

You should perform the screening according to the instructions provided in your kit and mail the collection card back for processing. **It is important that you activate the kit before you ship it back.** You will receive a paper report mailed to your home within 10-15 days after processing.

Arkema asks that if you request a home test kit, complete your biometric screening via this method by the deadline, as the company pays the full cost of your home test kit once you place your request.

17. How can I confirm that my primary care provider submitted my Physician Results Form?

If you received a health screening ordered by your primary care provider, you will receive credit only after you or your provider submits the completed Physician Results Form that’s downloaded from the Quest Scheduler. For a physician results form to be accepted, the following information must be included:

- Date for the tests.
- Waist circumference OR height and weight.
- A1C or fasting glucose score
- Cholesterol numbers

- Blood pressure.

If you do not see your results online after about two weeks, you can contact Quest customer service at **wellness@QuestDiagnostics.com** or 1-855-623-9355 to confirm that your results have been received.

Please make sure your form is submitted in a timely manner. If you can pick up your form and fax it to Quest yourself then you know it's been submitted. Please keep the fax confirmation page if you use the Physician Results Form.

18. Who do I contact if I have questions?

For questions about...	Contact
Participation and rewards for <i>Well-being Matters</i> Castlight Care Guides	Castlight mycastlight.com/arkema Via chat on the Castlight mobile app 1-866-960-0874 Monday – Friday, 8:00 a.m. – 9:00 p.m. ET
Screenings at Quest or with a home test kit, and Physician Results Forms	Quest Diagnostics 1-855-6-BE-WELL (1-855-623-9355) Monday – Friday: 8 a.m. – 8:00 p.m. ET Saturday: 8:30 a.m. – 3:00 p.m. ET Email: Wellness@QuestDiagnostics.com
Money Days with Fidelity* <i>* Only Money Days sessions offered specifically to Arkema employees will qualify</i>	Fidelity 1-800-835-5092 www.netbenefits.com

19. Are there any required actions to earn my medical plan premium reduction?

With Castlight, there are no 'required actions' to earn your U.S. medical plan premium reduction! You just need to earn 2,000 points. However, certain challenges, such as "Know Your Numbers" and "Complete a Preventive Care Screening" generate the most points making it easier to get you to 2,000 points faster. Arkema highly recommends you complete them in order to earn your medical plan premium reduction.

20. How do I get my biometric screening?

You and your spouse can each choose **one of four ways** to complete "Know Your Numbers." Click on the Quest link from the Castlight app to register for the screening option you want. You don't need a prescription for lab tests either.

- A number of Arkema sites are hosting onsite screening events this year starting in July. All onsite events and times are listed on the Quest site that is accessible through the Castlight app. You can select a day and timeslot online to make an appointment. If your spouse is available, they are welcome to make an onsite appointment by accessing the Quest scheduler through the Castlight app.
- Visit a Quest Diagnostics® Patient Service Center (PSC) near you
 - Free screenings are available to you and your enrolled spouse through your local Quest PSC between July 1 and November 1, 2024.
 - Schedule a screening at the location, date, and time most convenient for you.
 - You do not need to fast before your screening. However, fasting tests provide a more accurate reading of glucose and cholesterol levels. If you choose to fast, do not eat or drink anything except water for 9 to 12 hours before your appointment. Continue to take all medications as directed by your primary care provider. **Ohio residents:** CompuNet locations require participants to bring a printed requisition for the tests needed from the registration confirmation. Please remember to print that and bring it with you if you are located in Ohio.
- Request a Quest Home Test Kit
 - Access Quest through the schedule and enter the shipping address where you would like to receive your home test kit. Quest Diagnostics is unable to ship materials to the state of NY and outside the continental United States. There is no cost for you or your enrolled spouse to receive a home test kit between now and October 1, 2024. The deadline to receive a home test kit is earlier to allow for mailing and processing.
 - You should receive your kit within 10 days of the shipment date. If you don't receive your materials within this timeframe, you can reorder the kit from the Quest website.

- Once you receive your kit, there will be instructions including a link to activate the home testing kit. It is very important that you activate your kit before returning it. Perform the biometric screening according to the instructions provided in your kit and mail the collection card back for processing. You will receive a paper report mailed to your home within 10 to 15 days after processing.
- **If you request a home test kit, please complete your biometric screening via this method by the deadline, as the company pays the full cost of your home test kit once you place your request.**
- Visit your Primary Care Provider (PCP) and have the Physician Results Form completed.
 - Schedule your screening as part of your once-per-calendar-year in-network preventive care visit so your Arkema medical plan will cover 100% of the cost of the appointment. To count toward this year’s preventive screening, your preventive visit must have occurred between November 2, 2023 and November 1, 2024. If you have test results from a previous appointment, you can also ask your physician report them using the Physician Results Form, as long as they were collected after November 2, 2023 and submitted by the November 1, 2024 deadline.
 - If you still need to schedule a preventive visit, we recommend you **schedule your appointment on or before October 24, 2024**, so you have time to certify your visit and **submit your Physician Results Form**. You or your PCP must submit your form to Quest with your screening results so it’s at Quest by November 1, 2024, for you and/or your spouse to receive credit.
 - You must also separately self-attest to your preventive visit on **mycastlight.com/arkema**.
 - Securely submit the signed Physician Results Form online at **my.questforhealth.com** or have your PCP fax it to the number provided on the form. Keep a copy of the successful transmission for your records. To ensure you meet the deadline, you may want to pick up the completed forms from your physician(s) and submit them online yourself.

21. How do I sign up for a screening through the Quest Diagnostics Online Scheduler?

Access the Quest site via the Castlight app through the “Ways to Earn” page and clicking on Know Your Numbers. This automatically logs you into the Quest site.

- Select “Participate Now,” then sign up for a screening at a Quest Diagnostics Patient Service Center, request a Quest home test kit or download your Health Provider Screening Form.
- If you change your mind on your screening method, just cancel your current method and go in and select another one if it’s still available.

For questions about the scheduling process, contact Quest customer service at wellness@QuestDiagnostics.com or 1-855-623-9355.

22. Is Arkema offering on-site screenings at sites this year?

We are offering on-site events at multiple locations on multiple days. If you work at a site that will offer on-site screenings, you will have the option to select an onsite appointment time through the Quest online scheduler.

23. What should I do if I want to change my screening method?

If you want to change your screening method, you must log into Quest through the Castlight app under “Ways to Earn” and “Know Your Numbers.” You cancel your current method first. After you cancel, select a new screening method and follow the instructions. Remember to leave sufficient time to complete your new method. If you elect a home kit, remember to activate it and allow for shipping and return of the kit by November 1, 2024.

24. How can I view my screening results?

Screening Method	Availability of Results
Quest Diagnostics Patient Service Center	3-5 business days
Quest Home Test Kit	7-10 business days after shipping the sample back to Quest

In order to receive credit for reviewing your results, you will need to log into your account at Castlight at mycastlight.com/arkema or via the Castlight mobile app to review your results to earn the 100 points.

If you have questions or want to confirm that your data has been processed, contact Quest customer service at wellness@QuestDiagnostics.com or 1-855-623-9355. Quest will also provide a link to your test results to let you know that your results are ready to review online.

Note: Your results are confidential and are not shared with Arkema.

25. What if I have a question about an activity that doesn’t get resolved by the medical plan premium reduction deadline of November 1, 2024?

If your questions or your spouse’s questions are not resolved by November 1, 2024, and you do not earn 2,000 points by the deadline, you will be able to submit an appeal before January 31, 2025. If you and/or your spouse successfully earned 2,000 points by November 1, 2024, you will receive your premium reduction (or cash reward if you are not enrolled in a U.S. medical plan) effective January 1, 2025.

26. What happens when I earn 2,000 points?

If you earn 2,000 points by November 1, 2024, you will receive a \$400 discount on your U.S. medical plan premiums for the 2025 plan year. If you waived medical and earned the 2,000 points, you will receive a \$200 payment early the next year through payroll. If you cover your spouse for medical, your spouse can also earn 2,000 points and earn an additional \$400 discount.

All points you earn between November 1, 2024 and June 30, 2025 will count toward other prizes, even if you have not yet earned 2,000 points. The first 500 points you earn can be redeemed for a \$50 Amazon gift card or a donation to one of the three charities Arkema has selected (Habitat for Humanity, American Cancer Society or Clean Water Fund). Every 10 points you earn thereafter can be redeemed for entries in sweepstakes held four times per year for other great prizes.

27. How do I get credit for completing healthy actions?

You will record your progress through Castlight at mycastlight.com/arkema or via the Castlight mobile app. Different actions will have different instructions. See Castlight for more detailed instructions for each activity.

You can accumulate points by connecting an Apple Watch, Health app, Fitbit or other fitness tracker to the Castlight app so your steps and other activities automatically update Castlight and add points to your account. Remember to sync your fitness tracker with the Castlight app periodically so your steps register in Castlight.

28. How do I redeem my Amazon gift card?

After you earn your 2,000 points, 2,000 points will be removed from your total and you will begin to earn points for a \$50 Amazon gift card, follow these steps:

- From the home screen, select the “Rewards” link below your Points Balance.
- Select the gift card listed in the drop down and click 500 points. If you don’t see this option, you may not currently be eligible for a gift card. Click “See All Rewards” to explore available options.
- Select “Redeem 500 points” again.
- Once you select “Place Your Order,” an order confirmation will be sent to the email address shown on this screen. (Please note, your gift card redemption may be considered taxable income. For more information, click on Disclaimer and Terms associated with your gift card redemption.)
- When you’re ready, select “Place Your Order.”
- You will receive an email with a security code and a redemption link (URL). If you don’t see the email in your inbox, check your junk folder. Copy the security code and click the redemption link.
- From the subsequent page, you will receive an Amazon “claim code.” Copy this claim code and follow the instructions below it to redeem on Amazon’s site or app.
- Remember to track the code and redeem it promptly, as it cannot be replaced by Castlight or by Arkema after it is issued.

29. How do I donate to one of the three charities Arkema has selected?

To donate the \$50 value to one of the three selected charities, follow the directions in question 28 above and then select the option to donate to one of the three charities listed.

30. If I donate to one of the three charities, is it tax-deductible?

When you designate the charity to receive the donation, you are directing Castlight to forward this money to the charity for you. You will still be charged imputed income on the value of the gift card, but you may claim it as a charitable contribution on your taxes.

31. How do I enter the Sweepstakes?

1. Register or log-in to mycastlight.com/arkema.
2. Use the points you earn after your medical premium reduction toward rewards. On the home page, go to "Rewards" > "See All Rewards" and select a Sweepstakes of your choosing by clicking "Enter" below its description.
3. Next, select the number of entries you'd like to buy using points at 10 points per entry.
4. Last, click "Redeem."

You will be able to participate in sweepstakes for the items Arkema is raffling off each quarter, beginning October 1. Any points you have in your Castlight bank at the time of the sweepstakes can be spent towards the sweepstakes prizes.

You can spend all of your points on a single sweepstakes or spread out your points across multiple sweepstakes items in multiple quarters. How and when you spend your points is up to you, but all points must be spent before June 30, 2025. On that date, all points will expire and can no longer be spent on the See All Rewards tab.

32. Will there be corporate-wide challenges offered?

Yes, we are planning to offer two corporate challenges each year. You'll be able to create a team or compete on your own in challenges across sites or within your site. Prizes will be drawn for gift cards among all other who participate. The more steps you generate, the more chances you have to win. You'll be notified about the challenges in advance and given the chance to participate. Challenges offer a chance for us to motivate ourselves and others to form a new healthy habit supported by Castlight and our well-being family at our site or across the company.

Arkema Corporate, based in France, also offers global activity challenges through the OuiLive app too. Although you don't earn points directly toward *Well-being Matters* by participating with OuiLive, you can sync your activities on both apps to a fitness tracker and earn points for your steps and other activities in both programs.

33. What is a Well-being Champion?

Arkema offers you the opportunity to become a Well-being Champion to promote healthy habits at your site. And, you have the opportunity to earn a gift card when you do. Take the lead on three events/initiatives at your site during the year and

earn a \$100 Amazon gift card for volunteering your time and being a great liaison for our *Well-being Matters* program at the site level. The Benefits Team will support you with different ideas for activities and provide posters and communications you can leverage for your site.

If you are interested in being a Well-being Champion for your site, please reach out to Katherine.Sampson@arkema.com to understand what's involved and how you will be supported in the process.

34. How can I become a Well-being Champion?

You can opt into the champion program through your Castlight account at mycastlight.com/arkema or on the Castlight mobile app. You can also send an email to Katherine.Sampson@arkema.com. As a Well-Being Champion, your profile in the Castlight app will be identified with a badge to distinguish your role to other users in the Community and Challenges sections.