



WELLNESS PROGRAM FREQUENTLY ASKED QUESTIONS

This document is to help answer commonly asked questions about CPChem's Wellness Program. We hope that you find the information helpful in your Journey to Wellness.

Q. How does an active employee participate in the CPChem Wellness Program?

- A.** All active U.S. payroll employees who are eligible for the CPChem medical plan, excluding Bloomfield hourly employees, must register on the ActiveHealth website in order to participate. U.S. payroll expat employees eligible for Aetna International coverage are also eligible for the Wellness Program.

Employees must complete one or more wellness activity during the year to earn a reward.

The primary member in CPChem's BCBS medical plan and Aetna dental plan will have their routine physical and dental exam wellness credits transferred from BCBS/Aetna to ActiveHealth via secure interface files. When you participate in the CPChem Quest biometric and nicotine screening, those credits are also automatically transferred to ActiveHealth within a few weeks of completing the tests.

CPChem employees covered as a dependent under another CPChem employee's insurance and employees not covered by CPChem insurance will need to email their relevant Explanation of Benefits to CPCRBENEFITS@cpchem.com to request consideration for a wellness credit. Your CPChem Quest biometric screenings will be transferred via a secure interface file within a few weeks of completing the activity.

Q. Where is the best place for me to locate a high-level overview of the wellness program?

- A.** Please visit the following websites for information: www.mycpchembenefits.com/wellness and www.activehealth.com/cpchem.

Q. May I have a routine physical before it has been a full 12 months since my last physical?

- A.** Yes, the CPChem BCBS medical plan allows one routine physical any time during the calendar year.

Q. Why did I not receive a credit for my routine physical exam at a provider's office?

- A.** If the claim information has already transferred to ActiveHealth, your provider may have billed the services under a medical diagnosis rather than a routine physical. Please contact the provider to understand the diagnosis or to resubmit the corrected diagnosis to BCBS. The wellness check-up incentive credit loads around the 15th of the month following the month in which BCBS paid the claim.

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Q. Does a routine well woman exam (OBGYN), physical exam, mammogram, prostate check or routine colonoscopy count towards a physical exam wellness credit?

- A.** Yes. However, follow-up cancer or medical appointments (thyroid, blood pressure, etc.) more than likely will not be billed as routine services. You may need to complete a routine physical in order to earn the wellness check-up incentive. You only need to complete one physical wellness activity to earn the wellness check-up credit.

If you are unsure whether an appointment was billed as a routine exam or service, please contact your provider. Wellness check-up credits load into the ActiveHealth system around the 15th of the month following the month in which claims are paid by BCBS.

Q. Do company-provided physicals count towards my routine physical exam wellness credit?

- A.** Yes. Expatriate, EMT, Fire Brigade and Executive exam physicals will count towards the wellness check-up incentive. The blood work performed as part of a company physical does not count towards the biometric screening incentive. Some of the tests required as part of the Wellness Program biometric screening are different than lab tests performed for your work physical exam. You would need to schedule an appointment at a Quest Patient Service Center or attend an on-site screening event in designated CPChem locations to receive the biometric screening credit.

Q. When is the best time to complete a physical to redeem the digital gift card credit by December?

- A.** Claims paid by BCBS from January through the middle of October are usually in the ActiveHealth system by the payroll deadline of December 12. If you do not have the credit in the system by that date, you may wait for your accumulated wellness reward to be issued as a physical gift card in April of the following year. A digital gift card option is no longer available after December 12 when final payroll paychecks are processing.

Q. How do I complete the CPChem Quest biometric screening and nicotine test?

- A.** Please contact Quest, after February 1, at <https://my.questforhealth.com> using your unique eight-digit employee ID and **CPChem** as the registration key. You may also call Quest at 1-855-623-9355 to request an appointment at a Quest Patient Service Center or participate in a CPChem on-site Quest screening at most locations, typically held from May through August.

You must use an eight-digit employee ID on the Quest website. In some cases, you may need to add leading zeros to the number to make the ID eight digits. For example, ID number 100678X would need to be entered as 0100678X. The case sensitive registration key = **CPChem**.

Q. I am scheduling my biometric screening through the Quest website. All I see is a wellness screening. Is that the same as the required biometric screening?

- A.** Yes.

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Q. Does my routine blood lab work in my provider's office or tests my provider orders from Quest count towards the biometric screening credit?

A. No, only the CPChem biometric screening with Quest will count towards the wellness credit. You must book an appointment directly with Quest through their website or by calling Quest. Special rules apply if Kelsey-Seybold Clinic comes **on-site only** to a CPChem location, as part of the Wellness Program, to do your annual physical and biometric screening.

Q. How much do I pay for the CPChem Quest biometric screening?

A. The screening is paid for by the Company and you should not pay anything for the tests.

Q. Do I need to be covered by a CPChem BCBS medical plan in order to take the CPChem Quest biometric screening?

A. No.

Q. What tests are included in the CPChem Quest biometric screening?

A. HDL/LDL Cholesterol, Triglycerides, HgbA1c, Blood Pressure, Body Mass Index, Cotinine, PSA (males over 50) and Glucose. We have not authorized Quest to do any additional testing.

Q. What CPChem Quest biometric screening results may require coaching calls to earn the wellness incentive(s)?

A. Cotinine/nicotine (tobacco): If you test positive, you need to contact ActiveHealth and complete three telephonic tobacco cessation coaching calls to earn the incentive.

Blood pressure: If your systolic blood pressure is greater than 130 and/or your diastolic blood pressure is greater than 85, you need to participate in three telephonic lifestyle coaching calls with ActiveHealth to earn the incentive.

A1C (glucose): If your A1C Hgb is greater than 5.6%, you need to complete three telephonic lifestyle coaching calls with ActiveHealth to earn the incentive.

To begin the telephonic coaching calls, call ActiveHealth at **1-877-489-9398**.

Note: If you are outside the recommended ranges for **BOTH** blood pressure and A1C, you only need to complete a total of three lifestyle coaching calls (not six) to earn both wellness incentives.

There is a required 10-day wait time between coaching calls (for cotinine and blood pressure/A1C) to allow you to take action to improve your health. You are not required to participate in the coaching calls if you have a positive cotinine/tobacco screening or results outside the recommended ranges for blood pressure and/or A1C. However, participating in the coaching calls will give you the opportunity to earn the incentive(s).

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Q. If I receive a false positive cotinine result, what is the process for a cotinine challenge?

A. Quest recognizes that there is a very small percentage of the population that will test positive due to a possible gene, being researched, causing the cotinine result to be positive regardless if cotinine is actually detected. If you believe this is the case, you should call Quest at 1-855-623-9355 and request a false positive cotinine challenge. You must provide your full eight-digit employee ID (with leading zeros, if applicable). The customer service representative will help you schedule an appointment at a nearby Quest Patient Service Center. The negative results will be transferred to ActiveHealth within three to four weeks after the visit.

Q. Who should I talk to if I am concerned about my PSA tests results?

A. The PSA test is one tool used to screen for early signs of prostate cancer. There are sometimes misleading results that may be related to other conditions such as an enlarged/inflamed prostate. CPChem has decided to offer this test as part of the biometric screening for males over the age of 50. Please visit with your primary care provider about your test results and risk factors.

Q. If my location provides the Kelsey-Seybold wellness routine on-site physicals with the fasting blood work, will that count towards my biometric screening incentive?

A. Yes. The on-site combined physical/biometric screening with Kelsey-Seybold will count towards the biometric screening incentive. The on-site biometric results are sent on a secure interface to update the applicable wellness incentives. Lab work at a Kelsey-Seybold Clinic (off-site) does **not** count towards the biometric screening incentive. You should not incur any out-of-pocket costs for on-site Wellness Program screenings.

Q. If my location provides the Kelsey-Seybold routine on-site physicals, will that count towards my wellness check-up incentive?

A. Yes. An on-site routine physical will be billed to BCBS as your annual physical. You should not incur any out-of-pocket costs for on-site Wellness Program appointments. You should fast and drink plenty of water before your appointment.

Q. Does CPChem know my individual wellness test results?

A. No, we are only reviewing data in aggregate to determine any programs/benefits that may help employees in the future.

Q. Does CPChem know if I have a positive Cotinine result?

A. No.

Q. Can my spouse participate in the Wellness Program?

A. No, only employees are eligible for the wellness credits. Your covered spouse, under the CPChem BCBS medical plan, may request BCBS to help them manage a condition, work directly with a condition management health coach and/or access educational information.

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Q. How long does it take for my credits to update on the ActiveHealth website?

- A.** On average it takes four to six weeks for a credit to be added to the ActiveHealth website. This includes time for the doctor to file a claim, for the claim to be processed by an insurance company and for the claim to be reported/transferred on an interface file or manually loaded when applicable.

Q. How many digital gift card rewards can I claim during a year?

- A.** You may earn multiple wellness rewards, but you can only claim one digital gift card during the wellness program year.

Q. What if I didn't earn all my desired rewards by the December payroll deadline to claim a digital gift card?

- A.** If you do not claim a digital gift card during the wellness program year, you will receive the reward(s) via a physical gift card in the second quarter of the following year. An e-mail will be sent to you when the physical card has been mailed.

To receive the physical gift card, you must be registered on the ActiveHealth website by January 31 of the year after the wellness program year (for example, you must register by January 31, 2023, to receive a physical gift card for the 2022 wellness year).

Q. What are Mastercard's digital and pre-paid gift card fees?

- A.** The following are fees and conditions associated with Mastercard digital and/or pre-paid gift cards:

- International Transaction Fee: 2%
- Card Replacement Fee (first replacement waived): \$6.95
- Expedited Delivery Fee: \$20.00
- Monthly Maintenance Fee for Non-Reloadable Cards (begins after card expires): \$3.95
- Card expires one year after issuance.

After a card expires, a \$3.95 fee is deducted each month after the expiration date until the funds on the card run out. Here are a couple of examples of how this may apply:

- A member receives a \$100 debit card on May 31, 2022, which expires on May 31, 2023. The member does not use the debit card before it expires and requests a new card on August 5, 2023. ActiveHealth will send a new card with a remaining balance of \$88.15. This is calculated as $\$100 - \11.85 ($\$3.95 \times 3$ for the months of June, July, August).
- A member receives a \$25 debit card on May 31, 2022, which expires on May 31, 2023. The member does not use the debit card before it expires and requests a new card on December 21, 2023. ActiveHealth will not send a replacement card because the remaining balance would be \$0. This is calculated as $\$3.95 \times 7 = \27.65 , which is more than the original balance of the pre-paid gift card.

Keep in mind that pre-paid digital gift cards can only be redeemed for charges equal to or less than the balance of your gift card. If you're trying to make a purchase for more than the balance of your gift card, the retailer may not allow the payment to be split between multiple payment sources.

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Q. How do I check the balance of my Mastercard digital or pre-paid gift card?

A. You can call 1-888-853-0223 to check the balance of your gift card.

Q. How do I register to receive the reward?

A. Please visit the [ActiveHealth website](#) to sign up for an account. The date of birth field usually requires you to select your year of birth first before being able to select the month and day.

Q. How do I receive the credit for the financial fitness entry assessment with PwC?

A. Please visit the PwC website at cpchem.investcloud.com to complete the financial fitness entry assessment. If you have questions about logging in to your account, contact PwC at 1-844-922-1021. Once you complete the assessment, you should allow four to six weeks for the incentive to load into the ActiveHealth system.

Q. Do I need to report the wellness gift card as taxable income?

A. After you receive your gift card, you will see the gift card amount as imputed income on your paycheck. This typically occurs in December for digital gift cards. The Company increases (“grosses up”) the value of the reward to help cover the tax.

Q. Is the Fitness Reimbursement Account (FRA) the same program as the *Your Journey to Wellness* program?

A. There are two parts to the *Your Journey to Wellness* program. This Frequently Asked Questions document explains how to participate in the Wellness Program’s wellness incentives. You may earn up to \$250 in wellness incentives each year.

The second part is the Fitness Reimbursement Account (FRA), which is related to achieving good health through physical fitness activities. Eligible employees may be reimbursed up to \$200 for certain fitness items. The FRA is administered by PayFlex. Employee eligibility for each of the *Your Journey to Wellness* programs is different, so be sure to review the Fitness Reimbursement Account FAQs at www.mycpchembenefits.com/wellness to determine if you are eligible to participate in the FRA.

This FAQ document is presented as a matter of information and as an expression of management policy. It isn’t intended to constitute a promise or contractual commitment by the Company. The Company reserves the right to unilaterally change or terminate the program at any time. In the event of any inconsistency with the FAQ document and the plan document, plan summary plan document (SPD) or plan prospectus, the plan document, SPD, plan document will control over the FAQ document. Employees covered by a collective agreement will also be subject to benefit plan provisions in the applicable collective bargaining agreements.