



# 2023 Benefits Summary

Essential Elements for Your Health, Your Wealth and Your Life



Essential Elements  
YOUR HEALTH, YOUR WEALTH, YOUR LIFE





# In This Guide

## Choosing Your 2023 Benefits

Your 2023 Solvay Benefits	3
Enrollment Checklist	4
How to Enroll	5

## For Your Health

On Your Health Care Journey, Make the Right Stop	7
The Medical Plans	8
Prescription Drug Coverage	10
Additional Programs Offered with BCBS Medical Coverage	11
Additional Programs and Offerings	12
Health Plan Contributions	13
The \$1,500 PPO HDHP with Health Savings Account (HSA) Plan	14
Health Savings Account (HSA)	15
Flexible Spending Accounts (FSAs)	16
The Dental Plan	17
The Vision Plan	18
Voluntary Benefit Options	19

## For Your Wealth

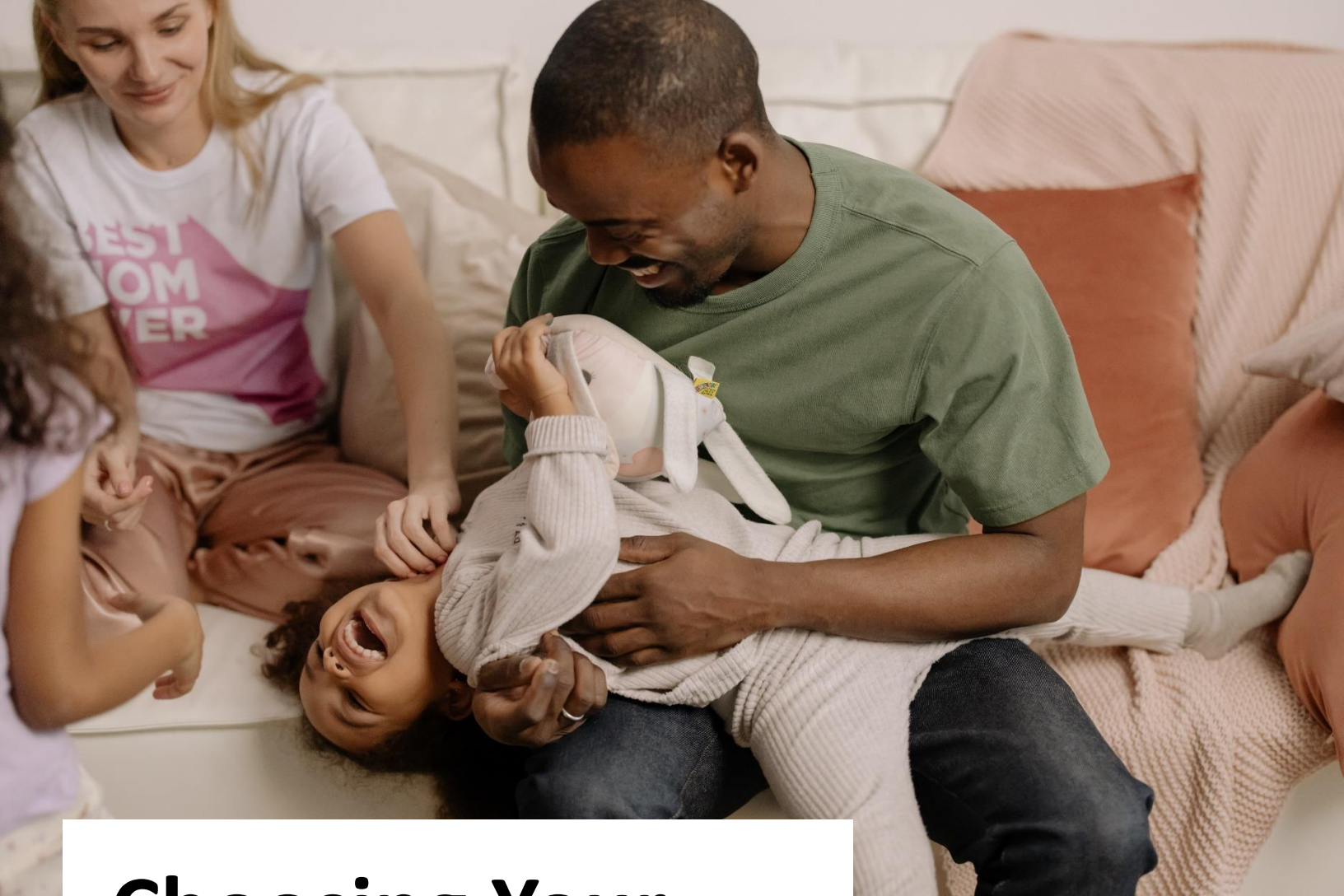
Life Insurance	21
Accidental Death & Dismemberment (AD&D) Insurance	22
Disability Benefits	23

## For Your Life

Employee Assistance Program (EAP)	25
Vacation Buy/Sell Program	25
Commuter Benefits Program	25
Group Legal Plan	26
Solvay Cares	26
Solvay Adoption and Surrogacy Assistance Policy	26

## Resources

Benefits Resources	28
Compliance Information	29



# Choosing Your 2023 Benefits

## Your 2023 Solvay Benefits

Solvay is pleased to provide affordable benefits that support your and your family's health, wealth and life. Our Total Rewards program, Essential Elements, brings together programs designed to support you as you manage and improve your physical and financial well-being.

Review this Benefits Summary to learn about the Solvay benefits available to you. Then, prepare to choose benefits essential to your health, your wealth and your life. After you enroll, keep this guide handy and refer to it throughout 2023.



Additional resources are available online at [www.yourttotalrewards.com/solvay](http://www.yourttotalrewards.com/solvay) or by calling 1-877-765-8291.

## Enrollment Checklist

You can enroll for your benefits during the once-a-year Annual Enrollment period, within 31 days of your date of hire, or within 31 days of a qualifying life event.

### Before You Enroll

- Review this Benefits Summary.
- Have the Social Security number and date of birth for any dependent you want to add to your coverage.
- Consider your and your family's health care needs for 2023.

### After You Enroll

- Review your confirmation statement mailed to your home.
- Contact the Solvay Benefits Resource Center at **1-877-SOLVAY1 (765-8291)** for any corrections or modifications immediately. Look for ID cards mailed to your home for medical and vision benefits. You can access a digital medical plan ID card on the BCBSTX mobile app.
- Look for a debit card if you enroll in the Flexible Spending Accounts (FSAs) or the Health Savings Account (HSA). Debit cards remain active for four years.

### Dependent Eligibility

Your eligible dependents include:

- Your legal spouse.
- Your children until the end of the month in which they turn age 26, including stepchildren, foster children, and adopted children.\*
- You will be required to provide proof of your dependents' eligibility when you enroll them in a Solvay medical, dental or vision plan. The Dependent Verification Center will send instructions to you shortly after you enroll.

*\*Disabled children of any age may be covered as long as they became disabled and were covered under the plan before reaching age 26.*



### IMPORTANT! MID-YEAR CHANGES

If you experience a qualified status change, you may change your benefit elections **within 31 days of the date of the event**. Qualified status changes include:

- Birth, adoption or placement for adoption (Note: You do not immediately need the birth certificate or Social Security number of your new child to make a mid-year change)
- Marriage or divorce
- Death of a spouse or dependent
- Change in dependent eligibility status
- Spouse's termination of employment or new employment
- Change from part-time work to full-time work, or vice versa
- Spouse has a different Annual Enrollment period

To change your benefits as a result of a qualified status change, go to **[www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay)** within 31 days of the life event. You will not have another opportunity to make or change your elections until the next Annual Enrollment for coverage effective January 1, 2024.

## How to Enroll

To enroll in or waive benefits, log on to [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay). If you are a first-time user, click “Are you a new user?” to set up your User ID and password.

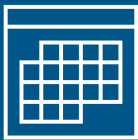
### Get Started

1. Click on Research and Enroll from the home page. From there, you can **View, Compare or Change Your Benefits**.
2. You can make changes, including declining coverage, by selecting **View/Change**.
3. Your benefit elections and their effective date will appear on the right under **Your Benefits**.
4. When you have elected your benefits, click on **Confirm Choices** at the bottom of your screen. You will then see the “Completed Successfully!” screen, which includes an overview of all of your benefits elections.
5. A confirmation statement will be sent to your home. If you have a correction, please contact the Solvay Benefits Resource Center at **1-877-765-8291** immediately.

### Medical Expense Estimator Tool

- The Medical Expense Estimator Tool lets you easily compare your estimated costs with different plans based on specific health care usage scenarios.
- To use the Medical Expense Estimator Tool, log on to [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay) and click on **View/Change** next to your medical plan benefits. Then, scroll down to your medical options and click on **Estimate Your Medical Expenses**.
- Select the plans you wish to estimate expenses for and review the data provided in the charts. You may change your medical plan usage by clicking on **Change Your Anticipated Usage**.

**Note:** The estimated costs shown are based on national average benchmarks for medical and prescription services for you and your family.



### IF YOU DO NOT ENROLL WITHIN 31 DAYS FROM YOUR DATE OF HIRE, YOU WILL RECEIVE THE FOLLOWING DEFAULT COVERAGE:

- Medical – \$1,500 PPO HDHP with HSA for you only (no dependents)
- Basic Life Insurance
- Basic Accidental Death and Dismemberment (AD&D) Insurance
- Core Long-Term Disability\*

If you want to opt out of coverage, you must log on to [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay) and elect the no coverage option or you will receive the default coverage and have premium charges for medical insurance.

*\*If you are covered by a collective bargaining agreement (CBA), please refer to your CBA for more information about your disability benefits.*



# For Your Health



## Comprehensive Health Plans

Solvay offers a variety of benefits to help you and your family stay healthy year-round, from comprehensive medical plans and supplemental options to dental and vision coverage.

# On Your Health Care Journey, Make the Right Stop

Where you access care can make a big difference in your out-of-pocket costs. Here are some tips to keep in mind:



## New for 2023: Healthcare Navigation through the Solvay Benefits Resource Center

Starting January 1, 2023, Alight Healthcare Navigation can provide you and your family personalized support to get the most out of Solvay's benefit plans and programs. With one phone number to call, and at no cost to you, you can connect with a Health Pro® Consultant at [www.solvayhealthpro@alight.com](mailto:www.solvayhealthpro@alight.com) or by calling **1-877-765-8291**. Your dedicated Health Pro® can help with:

- Offering guidance to understand your health plan benefits and guiding you to the right plans and programs at the right time
- Finding quality in-network doctors and scheduling appointments
- Cost estimates and comparisons between different providers
- Researching the most cost-effective option for prescriptions
- Reviewing bills and claims for accuracy, corrections, and coordination of benefits



### Use network providers

If you enroll in any of the three medical plan options, using network providers — including doctors, labs, hospitals and other facilities — means you'll pay less. Visit [www.bcbstx.com/solvay](http://www.bcbstx.com/solvay) to find in-network providers.



### Ask about generic medications

Generic medications have the same active ingredients as brand-name drugs, and are available in the same quantity. You pay less for generics, so consider asking your doctor to write a prescription for the generic version of a brand-name medication you take.



### Use urgent care centers for prompt care — but not emergency care

Urgent care centers treat medical conditions such as minor infections, burns and sprains. Walk-in patients are welcome, but you may have a longer wait time than you would at your doctor's office.



### Visit an emergency room only in true emergencies

Emergency rooms cost you and Solvay a lot more than if you visit a doctor or an urgent care center — and you may find that your wait is much longer, too!

## The Medical Plans

### Administered by Blue Cross Blue Shield (BCBS)

Solvay offers a choice of three medical plan options that include prescription drug coverage administered by Express Scripts.

### BCBS Medical Plan Comparison Chart

Review the chart below to see how benefits under each plan option compare.

	\$300 PPO Plan		\$750 PPO Plan		\$1,500 PPO HDHP with HSA <sup>†</sup>	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>						
Single	\$300	\$600	\$750	\$1,500	\$1,500	\$3,000
Family	\$600	\$1,200	\$1,500	\$3,000	\$3,000*	\$6,000
<b>Solvay Account Contribution</b>	N/A		N/A		HSA: \$500 \$1,000	
Employee Only						
Family						
<b>Out-of-Pocket Maximum**</b>						
Single	\$3,000	\$6,000	\$4,000	\$8,000	\$3,500	\$10,000
Family	\$6,000	\$12,000	\$8,000	\$16,000	\$7,000	\$20,000
<b>Preventive Care</b>	Plan pays 100%	Plan pays 100% up to \$500, no deductible	Plan pays 100%	Plan pays 100% up to \$500, no deductible	Plan pays 100%	Plan pays 60% after deductible
<b>Office Visits***</b>						
PCP	\$25 copay	Plan pays 60% after deductible	\$30 copay	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible
Specialist	\$40 copay		\$50 copay			
<b>Coinsurance after Deductible***</b>	Plan pays 80%	Plan pays 60%	Plan pays 80%	Plan pays 60%	Plan pays 80%	Plan pays 60%
<b>MDLIVE</b> (Virtual medical visits and behavioral health online therapy)	\$0; no deductible	N/A	\$0; no deductible	N/A	Virtual medical visits: \$48 before deductible; \$0 after deductible Behavioral health visits: \$45–\$250 before deductible; \$0 after deductible	N/A
<b>Urgent Care***</b>	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible	Plan pays 80% after deductible	Plan pays 60% after deductible
<b>Emergency Care</b>	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible	Plan pays 80% after deductible
<b>Treatment in the Hospital***</b>	Plan pays 80%, inpatient and outpatient	Plan pays 60%, inpatient and outpatient	Plan pays 80%, inpatient and outpatient	Plan pays 60%, inpatient and outpatient	Plan pays 80%, inpatient and outpatient	Plan pays 60%, inpatient and outpatient

\* The \$1,500 PPO HDHP with HSA has a "true family deductible." You must meet the full family deductible before the plan begins to pay benefits. All family members contribute toward the family deductible.

\*\* Out-of-pocket maximum includes the deductible (if applicable). Copays and coinsurance count toward the out-of-pocket maximum.

\*\*\* You are required to receive prior authorization for advanced imaging (MRIs, CT, and PET scans), cardiology stress testing (cardiac MRIs and CT scans, and MPI tests), and sleep medicine (sleep studies, PAP therapy and supplies, and therapy compliance monitoring) received as outpatient services.

† For \$1,500 PPO HDHP with HSA participants: If you enroll yourself and any dependents, no individual's out-of-pocket medical costs will exceed \$3,500.





## SELECT MEDICAL PLAN NETWORKS FOR NEW JERSEY, GEORGIA, MARYLAND, AND D.C. EMPLOYEES

Employees who live in, and receive services in, New Jersey, Georgia, Maryland, and the Washington D.C. area are required to receive in-network care through a state-specific network of BCBS facilities and providers. Please check for your providers by visiting the Find a Doctor or Hospital section of [www.bcbstx.com](http://www.bcbstx.com). Click "Search as Guest," select "Search In-Network Providers," and search under the appropriate network below.

**New Jersey**  
Horizon Managed Care Network

**Georgia**  
Blue Open Access POS

**Maryland & Washington D.C.**  
BlueChoice Advantage Open  
Access

If you receive care outside of New Jersey, Georgia, Maryland, and D.C., you may use a provider in the national BCBS Blue Choice PPO network.

For help finding a provider in your state-specific network, call the Benefits Value Advisor (BVA) at **1-800-521-2227**.

# Prescription Drug Coverage

## Administered by Express Scripts

Prescription drug coverage is automatically provided when you enroll in a BCBS medical plan. See the table below for prescription drug costs.

Plan Feature	\$300 PPO Plan	\$750 PPO Plan	\$1,500 PPO HDHP with HSA*
	In-Network Only		
<b>Prescription Drug Coverage</b>	<b>Retail</b> (up to 30-day supply) <ul style="list-style-type: none"> <li>• <b>Generic:</b> \$5 copay</li> <li>• <b>Preferred Brand:</b> You pay 30% (\$30 minimum/\$60 maximum)</li> <li>• <b>Non-Preferred Brand:</b> You pay 50% (\$50 minimum/\$100 maximum)</li> </ul> <b>Mail Order/Smart 90 Program**</b> (up to a 90-day supply) <ul style="list-style-type: none"> <li>• <b>Generic:</b> \$10 copay</li> <li>• <b>Preferred Brand:</b> You pay 30% (\$60 minimum/\$120 maximum)</li> <li>• <b>Non-Preferred Brand:</b> You pay 50% (\$100 minimum/\$200 maximum)</li> </ul>		Plan pays 80% after deductible (included with medical deductible)  Certain preventive prescriptions such as blood pressure, asthma, diabetes and cholesterol medication are not subject to the deductible***
<b>Prescription Drug Out-of-Pocket Maximum****</b>			Included with medical out-of-pocket maximum
Single	\$3,600	\$2,600	
Family	\$7,200	\$5,200	

\* For \$1,500 PPO HDHP with HSA participants: If you enroll yourself and any dependents, no individual's out-of-pocket medical and prescription costs will exceed \$3,500.  
 \*\* Available only at participating Walgreens and CVS pharmacies.  
 \*\*\* The preventive prescription list can be found under [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay) on the Plan Information tile.  
 \*\*\*\* Copays and coinsurance count toward the out-of-pocket maximum.

## Mandatory Generic Program

Generic drugs are mandatory under the Express Scripts prescription drug plan. This means you'll pay more out of pocket for preferred-brand or specialty drugs when a generic equivalent is available. Prior authorization is required if your doctor prescribes a preferred-brand drug.

## Mail-Order Pharmacy and Smart 90<sup>SM</sup> Program

The Solvay plan requires maintenance medications to be filled under the mail-order pharmacy or the Smart 90 program after the initial fill and two refills at a retail pharmacy.

With the Smart 90 Program, you can save time and money by filling your 90-day prescriptions at your pharmacy of choice or by getting it delivered to your door.

### MAIL-ORDER PHARMACY: THREE CONVENIENT WAYS TO ENROLL

- 1 Online at [www.express-scripts.com](http://www.express-scripts.com).
- 2 Through your doctor, who can submit a prescription for home delivery at [www.express-scripts.com](http://www.express-scripts.com).
- 3 Through the Express Scripts mobile app.

**Important:** If you enroll in automatic refill and your prescription changes or stops, be sure to discontinue your automatic refill online at [www.express-scripts.com](http://www.express-scripts.com).

# Additional Programs Offered with BCBS Medical Coverage

## Blue Access for Members<sup>SM</sup>

With Blue Access for Members, you have comprehensive and personalized information about your health coverage at your fingertips. You can use Blue Access for Members to:

- ✓ Check the status or history of a claim
- ✓ View or print an Explanation of Benefits
- ✓ And more



Visit [bcbstx.com/solvay](https://www.bcbstx.com/solvay) to register or call **1-800-521-2227**.

## Benefits Value Advisor (BVA)

Benefits Value Advisor helps you get the care you need at a lower cost. Call BVA to:

- ✓ Access information on different providers available to you
- ✓ Find cost comparisons on a range of services like imaging, back surgery and maternity care
- ✓ Get help receiving prior authorization for inpatient and outpatient services



Call **1-800-521-2227**, Monday through Friday, from 8 a.m. to 8 p.m. Central Time.

**To help ensure you receive the best care available at the best cost, members are required to call the BVA before receiving imaging such as X-rays or MRIs.**

## Free 24/7 Nurseline

You have access to 24/7 support from registered nurses who can:

- ✓ Answer health questions
- ✓ Provide information about common health problems like asthma and back pain
- ✓ Direct you to appropriate care



Call **1-800-581-0368** to speak to a registered nurse anytime.

## Blue365<sup>®</sup> Member Discount Program

Save on health care products and services with discounts from national retailers like Davis Vision, Jenny Craig, Philips Sonicare dental products and more.



Visit [blue365deals.com/BCBSTX](https://www.blue365deals.com/BCBSTX).

## Special Beginnings

You have access to maternity education and support — from early pregnancy through six weeks after delivery — at no cost to you.



Call **1-888-421-7781**, 8 a.m. to 6:30 p.m. Central Time, to enroll.

## Fertility Benefits through Progyny

Through Progyny, you or your covered spouse can access comprehensive fertility benefits without the need for an infertility diagnosis, including:

- ✓ Coverage for IVF, fertility medications, sperm/egg freezing, and more
- ✓ Personal support from a Patient Care Advocate
- ✓ The nation's largest network of premier fertility specialists



Call **1-855-507-6310** to participate.

**Note:** Dependent children are not eligible for Progyny services

## Livongo for Diabetes and Hypertension Management

Livongo makes living with chronic conditions like diabetes and hypertension easier. Through the Livongo for Diabetes program, you receive a new connected blood glucose meter, unlimited lancets and test strips, the support of a certified diabetes educator, and more. Through the Livongo for Hypertension program, you receive a blood pressure monitor, along with access to personalized coaching to help you manage your condition.

The program is offered at no cost to you and your covered dependents.



To learn about Livongo and enroll, visit [welcome.livongo.com/solvay](https://www.welcome.livongo.com/solvay).

## Additional Programs and Offerings

Telemedicine through MDLIVE – Available to all Solvay medical plan members



### Virtual Medical Consultations

MDLIVE connects you with a doctor or licensed therapy provider anytime, by phone or video, for less than the cost of an urgent care or ER visit.

#### General Medicine

Contact a board-certified MDLIVE physician when you need treatment for:

- ✓ Cold and flu symptoms
- ✓ Allergies
- ✓ Urinary tract infections
- ✓ And more

#### Virtual Online Therapy

Connect with a licensed counselor, therapist or psychiatrist for issues like:

- ✓ Stress and anxiety
- ✓ Depression
- ✓ Addiction
- ✓ Loss
- ✓ And more



You can reach MDLIVE at [mdlive.com/solvay](https://mdlive.com/solvay) or by calling **1-888-680-8646**.



### Advocacy Services — Available to all Solvay employees

**Health Advocate** is a free advocacy services for you and your family members, designed to help navigate complex health care and insurance-related issues, including:

- ✓ Information on your Solvay benefits and eligibility
- ✓ Assistance with claims or billing issues
- ✓ Help finding high-quality in-network providers and scheduling appointments
- ✓ And more

Advocacy Services are available at no cost to you and your family members. When you call Health Advocate at **1-866-695-8622**, you'll be assigned a Personal Advocate who will assist you with your issue, no matter how long it takes.

## Health Plan Contributions

Solvay is pleased to offer high-quality health care benefits at affordable costs. You and Solvay share the cost of medical and dental coverage. You pay your contributions through convenient payroll deductions.

Contributions for the \$300 PPO Plan may differ for some union employees. View your personalized medical contributions at [www.yourttotalrewards.com/solvay](http://www.yourttotalrewards.com/solvay).

Employee Monthly Contribution Amount				
Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<b>Medical*</b>				
• \$300 PPO Plan	\$208.00	\$483.00	\$378.00	\$658.00
• \$750 PPO Plan	\$129.00	\$284.00	\$233.00	\$387.00
• \$1,500 PPO HDHP with HSA	\$68.00	\$150.00	\$123.00	\$204.00
<b>Dental</b>	\$23.00	\$51.00	\$46.00	\$69.00
<b>Vision</b>	\$7.84	\$15.69	\$15.51	\$23.96

\* Medical plan contributions do not reflect the tobacco or spousal surcharges, or the 2023 wellness credit.

### Tobacco User Surcharge

Employees who certify as tobacco users, including those who use smokeless tobacco, e-cigarettes or vape pens, when enrolling in medical coverage will be subject to a \$40-per-month surcharge.

You can receive a refund for this surcharge if you complete the BCBS tobacco cessation program or another approved program during 2023. Contact the Solvay Benefits Resource Center at **1-877-765-8291** to attest your completion of the tobacco cessation program and request your refund.

### Spousal Surcharge

If you enroll your spouse for Solvay medical coverage and your spouse has access to medical coverage through their employer (excluding Medicare), you will be subject to an \$80-per-month surcharge.

### 2023 Medical Plan Opt-Out Credit

If you do not enroll in Solvay medical plan coverage because you have medical coverage elsewhere, you will receive an opt-out credit of \$93 per month.



### SOLVAY WELLNESS REWARD PROGRAM

The Solvay Wellness Reward Program is designed to help you make an investment in your well-being and take essential steps to stay healthy year-round. Each year, you can earn a \$600 discount on your annual medical plan contributions for completing the required healthy actions.

## More About How the \$1,500 PPO HDHP with Health Savings Account (HSA) Works

The \$1,500 PPO HDHP with HSA provides you with comprehensive medical coverage while giving you more control over how you spend your health care dollars.

### How the Plan Adds Up

The \$1,500 PPO HDHP with HSA offers the same network of BCBS doctors, specialists and hospitals as the \$300 PPO and the \$750 PPO, along with the following features.



#### NETWORK AND PLAN FEATURES

- ✓ Lower payroll deductions than the \$300 and \$750 PPO plans
- ✓ Pay more out of pocket when receiving care
- ✓ Higher annual deductible (combined medical and prescription drug)



#### HEALTH SAVINGS ACCOUNT

- ✓ Allows you to save and pay for health care expenses tax-free, and invest your balance once it reaches \$1,000
- ✓ Solvay contributes even if you don't
- ✓ The account is yours to keep, even if you leave Solvay, change medical plans, or retire



#### \$1,500 PPO HDHP WITH HSA

You pay more out-of-pocket costs for care before you meet your deductible, but you receive comprehensive medical and prescription drug coverage and a tax advantaged HSA to help cover eligible health care costs

### HSA Eligibility Rules

You are eligible to contribute to an HSA if:

- You are enrolled in the \$1,500 PPO HDHP with HSA.
- You are not covered under another non-HDHP plan, such as a spouse's plan.
- You are not enrolled in Medicare.
- You can't be claimed as a dependent on someone else's tax return.
- You have not received Veterans Affairs benefits within the past three months, except for preventive care.

**Note:** You can enroll in a Limited Purpose FSA to pay for eligible dental and vision expenses.

# Health Savings Account (HSA)

## Administered by Bank of America

The HSA is what makes the \$1,500 PPO HDHP unique because it gives you more control over when and how you spend your health care dollars.

You can use the funds both you and Solvay contribute to pay for current and future eligible medical, dental, and vision expenses. You will receive a Bank of America debit card to pay for eligible expenses, and you can easily reimburse yourself for out-of-pocket payments or pay your provider directly from your account.

## Contributing to Your HSA

Contribution amounts can be changed anytime during the year by logging on to [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay). The IRS places limits on annual HSA contributions. For 2023, the IRS contribution limits are:

	Employee Only Coverage	Employee + Dependent Coverage
<b>Solvay Contribution</b>	\$500	\$1,000
<b>Your Maximum Contribution</b>	\$3,350	\$6,750
<b>IRS Contribution Limit</b>	\$3,850	\$7,750
<b>Additional Catch-Up Contribution Limit</b> (if you will be age 55 or older in 2023)	\$1,000	\$1,000

## Opening Your HSA

Take the first step to start saving and earn Solvay’s contribution when you open your HSA.

1



Visit [myhealth.bankofamerica.com](http://myhealth.bankofamerica.com).

2



Create your account by clicking “Click here to create your username and password” and following the instructions.

3



Verify your email address, mailing address and phone number.

That’s it! You’re on your way to begin saving for future health care expenses and earning Solvay’s contribution.

# Flexible Spending Accounts (FSAs)

## Administered by Bank of America

Solvay offers three FSAs: the Health Care FSA, the Limited Purpose FSA and the Dependent Care FSA. These accounts let you set aside tax-free money from your paycheck to help pay your eligible out-of-pocket health care and dependent care expenses.




**Use it or lose it.** FSAs have a “use it or lose it” rule, so be sure to carefully plan how much you contribute for the 2023 plan year, as you will have to forfeit any unused funds.

## Incurring FSA Expenses

All FSA expenses must be incurred during the 2023 plan year (January 1 – December 31, 2023). The deadline to file your 2023 FSA claims is March 31, 2024.



For more information on eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf) or [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf) or call **1-800-829-1040 (TDD 1-800-829-4059)**.

 <b>Health Care FSA</b>	<ul style="list-style-type: none"><li>✓ Save \$60 – \$2,850 for eligible medical, prescription drug, dental and vision expenses</li><li>✓ Available with the \$300 PPO Plan, the \$750 PPO Plan or if you waive Solvay medical coverage</li></ul>
 <b>Limited Purpose FSA</b>	<ul style="list-style-type: none"><li>✓ Save \$60 – \$2,850 for eligible dental and vision expenses</li><li>✓ Available with the \$1,500 PPO HDHP with HSA</li></ul>
 <b>Dependent Care FSA</b>	<ul style="list-style-type: none"><li>✓ Save \$60 – \$5,000 for eligible dependent day care expenses</li><li>✓ Available whether or not you enroll in Solvay medical coverage</li></ul>



### SAVE YOUR RECEIPTS

The IRS requires you to substantiate claim transactions that occur on an FSA debit card. Your transaction is automatically substantiated when you use your FSA debit card to pay an approved copay. You can substantiate all other transactions by submitting supporting documents, such as receipts or an explanation of benefits, to Bank of America at [myhealth.bankofamerica.com](http://myhealth.bankofamerica.com) or on the easy-to-use MyHealth BofA mobile app.



# The Dental Plan

## Administered by Cigna

The dental plan pays benefits for in-network or out-of-network care. You receive discounts on services when you use a participating network provider, and you won't have any claims to file. Visit [www.cigna.com](http://www.cigna.com) to find participating providers.

Plan Feature	In-Network (Based on Contracted Fees)	Out-of-Network (Based on R&C Charges*)
<b>Deductible</b> (Single/Family)	\$25/\$50	\$50/\$100
<b>Annual Maximum</b>	\$2,000	
<b>Diagnostic/Preventive Care</b>	Plan pays 100%	Plan pays 100%
<b>Basic Restorative Care</b>	Plan pays 80%**	Plan pays 80%**
<b>Major Restorative Care</b>	Plan pays 60%**	Plan pays 60%**
<b>Dental Implants</b>	Plan pays 60%**	Plan pays 60%**
<b>TMJ (Temporomandibular Joint) Treatment</b>	Plan pays 60%**	Plan pays 60%**
<b>Bony Impaction</b> Does not count toward annual benefit maximum; anesthesia is covered under basic coverage at 80% and will apply to the annual maximum	Plan pays 80%**	Plan pays 80%**
<b>Orthodontia</b>	Plan pays 50%***	Plan pays 50%***
<b>Orthodontia Lifetime Maximum</b>	\$2,000	\$2,000

\* R&C stands for "reasonable and customary." The plan does not cover out-of-network charges determined by Cigna to be above the R&C allowance.  
 \*\* After deductible  
 \*\*\* No separate deductible



The Cigna WellnessPlus program is designed to help you make the most of your dental coverage and get rewarded for seeing your dentist regularly. If you and/or a covered family member receive preventive care like dental cleanings, oral exams and X-rays within a calendar year, Cigna will increase the individual annual maximum for that person by \$100 the following year, up to a total individual maximum benefit of \$2,300 after three years. Once your individual maximum increases, it never goes down, even if you don't receive preventive dental care in a given year. WellnessPlus does not apply to orthodontia.

## The Vision Plan

### Administered by Cigna

Solvay’s vision benefits cover in-network and out-of-network services. You receive a higher level of benefits when using in-network providers. Visit [www.cigna.com](http://www.cigna.com) to find participating providers.

Plan Feature	In-Network	Out-of-Network Allowance Limit
<b>Eye Examination</b>	You pay \$15 copay	Plan pays up to \$50
<b>Lenses</b>		
Single	Covered in full	Plan pays up to \$45
Bifocal	Covered in full	Plan pays up to \$70
Trifocal	Covered in full	Plan pays up to \$80
<b>Contact Lenses</b>		
Elective	Plan pays up to \$225 <i>(includes lenses and fitting fee expenses)</i>	Plan pays up to \$168
Therapeutic	Covered in full	Plan pays up to \$210
<b>Frames</b>	Plan pays up to \$225 retail allowance	Plan pays up to \$115
<b>Materials</b>	You pay \$25 copay	You pay full cost






## Voluntary Benefit Options

### Administered by Cigna

You have access to additional benefits designed to protect you and your family from the financial impact of a critical illness, accidental injury or hospital stay. These plans do not replace your medical coverage, but can protect you from out-of-pocket costs. Coverage is available for you, your spouse, and your dependent children.

### Cash Benefits Paid Directly to You

The plans pay cash benefits directly to you. This means you will have added financial resources to help with out-of-pocket medical costs, like deductibles and coinsurance, or everyday expenses like groceries, rent or mortgage, car payments, and child care.

	 <b>Accident Insurance</b>	 <b>Critical Illness Insurance</b>	 <b>Hospital Indemnity Insurance</b>
<b>What It Is</b>	Can help offset out-of-pocket medical expenses if you or a family member have an accidental injury	Can provide financial support and help offset out-of-pocket expenses related to a critical illness	Can help alleviate the unexpected costs of a hospital stay, including deductibles, coinsurance, and even household expenses when you are admitted to the hospital for a covered illness or injury
<b>What It Covers</b>	<ul style="list-style-type: none"> <li>• Intensive care</li> <li>• Ambulance</li> <li>• Medical treatment and services</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Cancer</li> <li>• And more</li> </ul>	<ul style="list-style-type: none"> <li>• Admission</li> <li>• Hospital stay</li> <li>• ICU stay</li> <li>• Observation</li> </ul>
<b>Benefit Amount</b>	There are two plan options to choose from. Benefits are paid based on the injury and the treatment needed, including emergency-room care and related surgery.	<p>You may elect either \$10,000 or \$20,000 of coverage.</p> <p>If you elect coverage for your eligible spouse, your spouse receives 50% of your benefit.</p> <p>If you elect coverage for your eligible dependent children, your children each receive 25% of your benefit.</p>	Benefits are paid based on the services needed.

For more information, please refer to the Plan Summaries available on the Plan Information tab of [www.yourttotalrewards.com/solvay](http://www.yourttotalrewards.com/solvay).



# For Your Wealth



## Income Protection Benefits

Your Solvay benefits package includes life insurance and disability benefits to help you plan for your family's financial security in the event the unexpected happens — some at no cost to you!

# Life Insurance

## Administered by MetLife

Solvay automatically provides you with Basic Life Insurance coverage at no cost to you. You also have the option to purchase additional life insurance for yourself or your eligible dependents. You may be required to provide Evidence of Insurability (EOI), or proof of good health, when you enroll in Supplemental or Dependent Life insurance for the first time or increase your coverage.

You pay tobacco user premiums for Supplemental Life insurance if you use tobacco products, including smokeless tobacco, e-cigarettes, or vape pens.

Benefit	Benefit Amount	Evidence of Insurability Requirement and Tax Rules for New Hires
<b>Employee Life Insurance</b>		
<b>Basic Life Insurance</b>	2x your annual base pay, up to a maximum of \$1 million	<ul style="list-style-type: none"> <li>• No EOI requirement</li> <li>• Basic Life insurance amounts over \$50,000 are considered taxable income to you</li> </ul>
<b>Supplemental Life Insurance</b>	1 – 6x your annual base pay, up to a maximum of \$2.5 million	<ul style="list-style-type: none"> <li>• EOI required for coverage amounts greater than 3x your annual base pay, or \$1.5 million</li> <li>• Contributions deducted post-tax</li> </ul>
<b>Dependent Life Insurance</b>		
<b>For Your Spouse</b>	<ul style="list-style-type: none"> <li>• \$10,000</li> <li>• Any amount from \$25,000 to \$250,000, in \$25,000 increments</li> </ul>	<ul style="list-style-type: none"> <li>• EOI required for coverage amounts greater than \$75,000</li> <li>• Contributions deducted post-tax</li> </ul>
<b>For Your Child(ren)</b>	<ul style="list-style-type: none"> <li>• \$10,000</li> <li>• \$15,000</li> <li>• \$25,000</li> </ul>	<ul style="list-style-type: none"> <li>• No EOI requirement</li> <li>• Contributions deducted post-tax</li> </ul>



## Accidental Death & Dismemberment (AD&D) Insurance

### Administered by MetLife

AD&D insurance pays benefits in the event of death or dismemberment due to an accident. Solvay automatically provides you with Basic AD&D coverage at no cost to you. You also have the option to purchase additional AD&D insurance for yourself or your eligible dependents. You must be enrolled in Supplemental AD&D insurance to enroll in Family AD&D insurance.

Benefit	Benefit Amount
Basic AD&D	1x your annual base pay, up to a maximum of \$1 million
Supplemental AD&D	1 – 6x your annual base pay, up to a maximum of \$1.5 million
Family AD&D	
For Your Spouse and Your Child(ren)	<p><b>Spouse:</b> An amount equal to 60% of your Supplemental AD&amp;D coverage, up to a maximum of \$900,000</p> <p><b>Child:</b> An amount equal to 20% of your Supplemental AD&amp;D coverage for each child, up to a maximum of \$300,000</p>
For Your Spouse Only	An amount equal to 70% of your Supplemental AD&D coverage, up to a maximum of \$1.05 million
For Your Child(ren) Only	An amount equal to 30% of your Supplemental AD&D coverage for each child, up to a maximum of \$450,000

### Business Travel Accident (BTA) Insurance

This insurance provides benefits in the event of your death or dismemberment due to an accident while traveling on company business. Solvay automatically provides BTA coverage of five times annual base pay (up to a maximum of \$500,000) at no cost to you.



**Your Life, AD&D, and BTA insurance coverage amounts are based on your frozen salary as of September 1 of the previous year, or your current salary if you are a new hire.**

**Remember! Designate a beneficiary for your Life, AD&D, and BTA insurance to get the peace of mind you deserve.**

# Disability Benefits\*

## Administered by MetLife

Solvay automatically provides you with short-term disability (STD) and basic long-term disability (LTD) coverage at no cost to you. You also have the option to buy additional LTD coverage for extra financial protection.

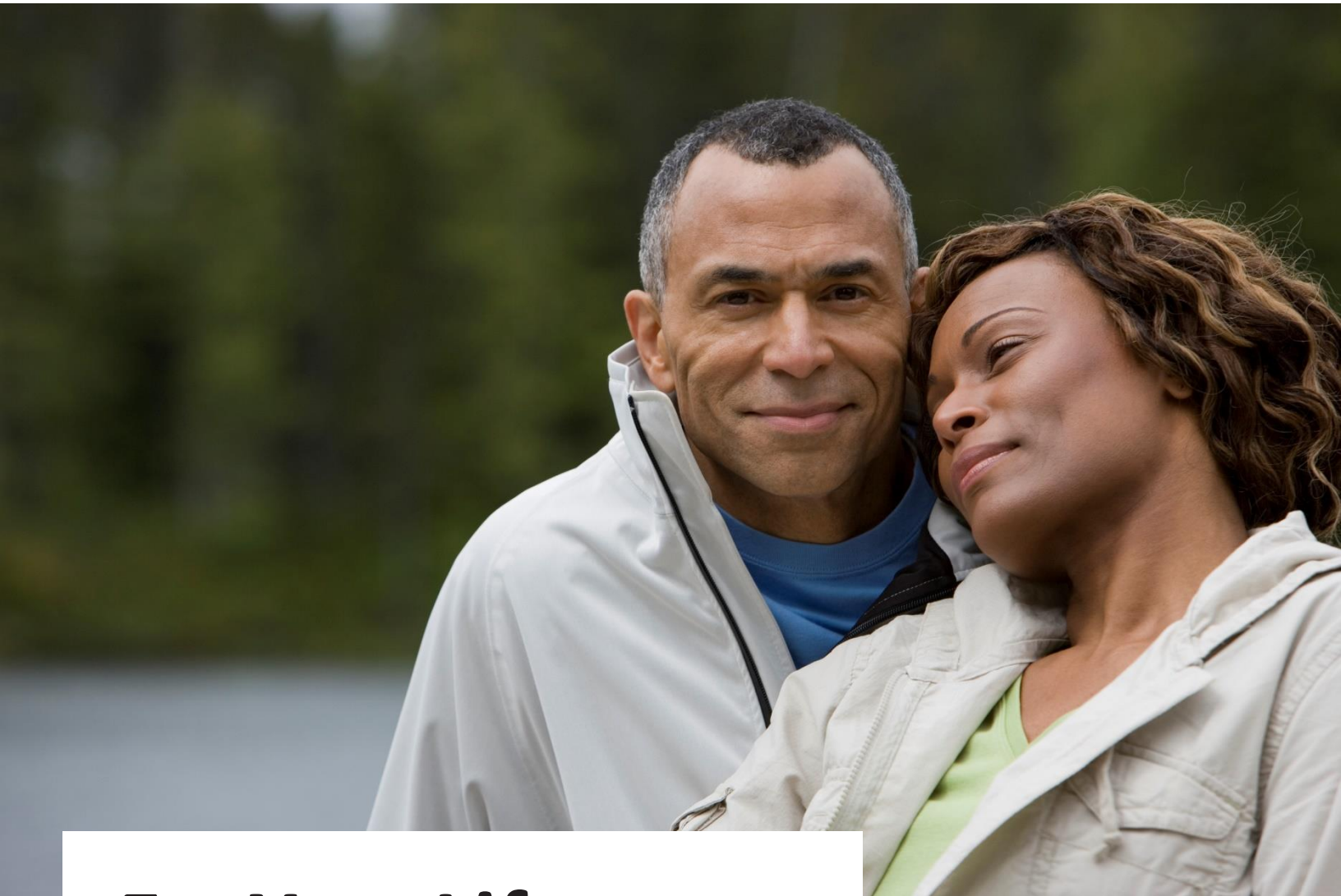
Benefit	Overview	Evidence of Insurability Requirement?
STD	Provides income if you are unable to work due to an illness or accident	No
Core LTD	Provides 60% of your monthly base pay if you are unable to work for an extended period of time due to an illness or accident	No
Buy-Up LTD	Provides additional coverage to increase your total LTD benefit to 66 2/3% of your monthly base pay	Yes; EOI, or proof of good health, is required only if you decide to buy up during Annual Enrollment

\* If you are covered by a collective bargaining agreement (CBA), please refer to your CBA for more information about your disability benefits.



### OTHER WEALTH CONSIDERATIONS

Why not also review your 401(k) contribution rate and make sure you have designated a beneficiary for your retirement plans? You may access your 401(k) at [benefits.ml.com](https://benefits.ml.com).



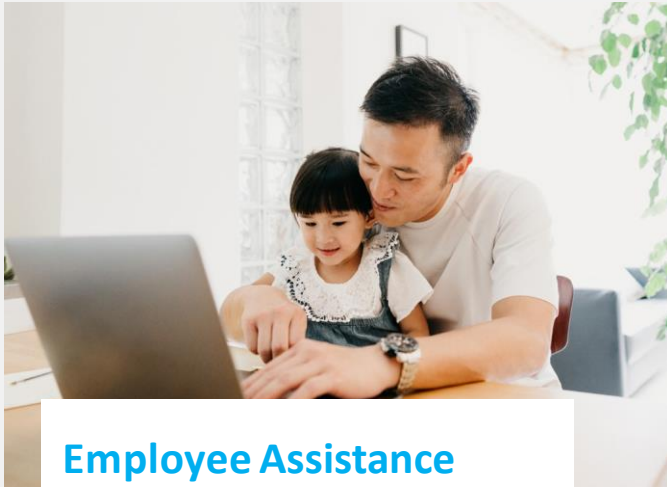
# For Your Life



## Benefits for Everyday Life

Solvay provides a variety of benefits designed to help you balance work and life, from parental and adoption leave to confidential counseling through the Employee Assistance Program (EAP).





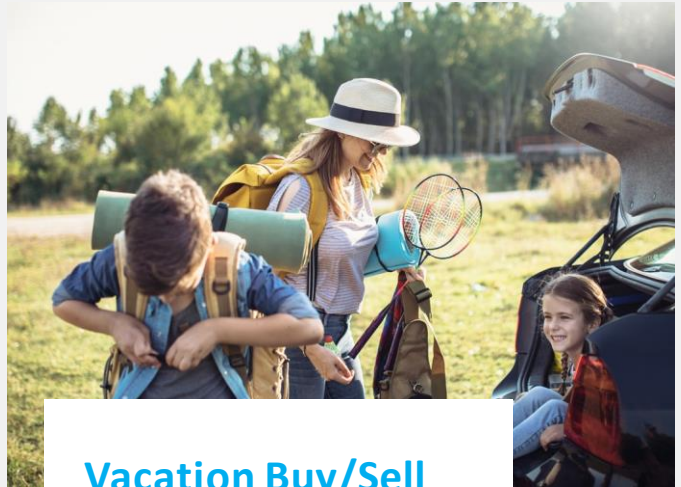
## Employee Assistance Program (EAP)

**Administered by Workplace Options  
Starting January 1, 2023**

Through the EAP, you get free access to confidential counseling (up to five visits), online psychiatrist and therapist visits, legal services, financial services and online resources for eldercare, parenting and more. EAP services are available 24 hours a day, seven days a week.



Call the Solvay Benefits Resource Center at **1-877-765-8291** for more information.



## Vacation Buy/Sell Program\*

Through the Vacation Buy/Sell Program, eligible employees can buy (at a cost to you) or sell up to 40 hours of vacation time per year. You must have an annual cap of at least 120 hours to be eligible to sell your vacation time. This program is only available during Annual Enrollment and is independent of the standard vacation policy.



For more information, contact the Solvay Benefits Resource Center at **1-877-765-8291**.

*\*Union employees should refer to their collective bargaining agreement for eligibility.*

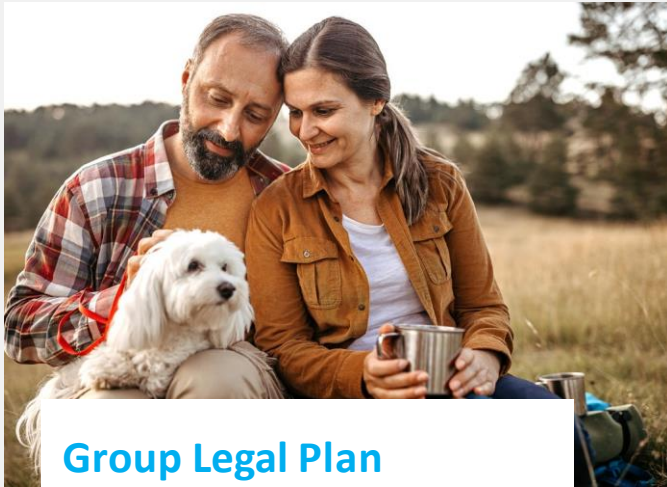


## Commuter Benefits Program

The commuter benefits program allows you to set aside pretax dollars from your paycheck to pay for eligible transit and parking expenses, up to IRS limits. You may contribute up to \$280 per month for transportation expenses such as bus, train, subway, ferry and select car share programs and \$280 per month for parking expenses. You may enroll at any time and change your election on a monthly basis — there is no use it or lose it rule with this benefit, unless you leave Solvay.



To enroll, visit [www.yourttotalrewards.com/solvay](http://www.yourttotalrewards.com/solvay) and click on the “Commuter Benefits” tile.



## Group Legal Plan

### Administered by MetLife Legal

The Group Legal Plan covers routine legal services for you and your eligible dependents, including wills, living wills and power of attorney, as well as document preparation and reviews for mortgages, deeds, notes, affidavits and more.



For more information, contact MetLife Legal at **1-800-821-6400** or [info.legalplans.com](http://info.legalplans.com), access code: 4390010.



## Solvay Cares

We've always believed in providing our employees with more than just a job. In that spirit, we introduced Solvay Cares, a global common minimum package of benefits for the 30,000 people who work here.

Solvay Cares covers four areas:

- Maternity and Parental/Adoption leave
- Health insurance
- Disability
- Life insurance

In the U.S., Solvay Cares benefits are the same as or greater than the minimum offerings. For more information on these benefit offerings, visit the company intranet — SolvayONE.



## Solvay Adoption and Surrogacy Assistance Policy

When you're ready to start a family, Solvay wants to make sure you have the resources to do it your way. If you're a full-time Solvay employee, you can receive reimbursement up to a lifetime maximum of \$15,000 for surrogacy- and adoption-related expenses.

Visit [www.yourtotalrewards.com/solvay](http://www.yourtotalrewards.com/solvay) to learn more about these benefits.



# Resources

## [Know Who to Contact](#)

Got a question? Use this handy directory to find the right resources when you need information on your Solvay benefits throughout the year.

## Benefits Resources

Resource	Contact Information
<b>Benefits Information and Enrollment</b>	
For all benefit-related questions, including Life and AD&D Insurance, enrollment questions and answers, and to report a death	Solvay Benefits Resource Center <b>1-877-SOLVAY1 (765-8291)</b> Weekdays, 9 a.m. to 6 p.m., Eastern Time
For plan comparison and cost estimator tools, and to make benefits elections	<a href="http://www.yourtotalrewards.com/solvay">www.yourtotalrewards.com/solvay</a>
For health questions for you and your dependents: Healthcare Navigation (starting January 1, 2023)	Advocacy & Navigation Services <a href="mailto:www.solvayhealthpro@alight.com">www.solvayhealthpro@alight.com</a> <b>1-877-765-8291</b>
Health Advocate	<a href="http://www.healthadvocate.com/members">www.healthadvocate.com/members</a> <a href="mailto:Answers@HealthAdvocate.com">Answers@HealthAdvocate.com</a> <b>1-866-695-8622</b>
<b>Medical</b>	
Blue Cross Blue Shield (BCBS)	<a href="http://www.bcbstx.com/solvay">www.bcbstx.com/solvay</a> <b>1-800-521-2227</b>
<b>Other Health Care Programs</b>	
MDLIVE	<a href="http://www.mdlive.com/solvay">www.mdlive.com/solvay</a> <b>1-888-680-8646</b>
Livongo (BCBS members only)	<a href="http://welcome.livongo.com/solvay">welcome.livongo.com/solvay</a> <b>1-800-945-4355</b>
BCBS Benefits Value Advisor (BVA)	<b>1-800-521-2227</b>
Progyny (BCBS members only)	<b>1-855-507-6310</b>
<b>Prescription Drug</b>	
Express Scripts	<a href="http://www.express-scripts.com">www.express-scripts.com</a> <b>1-800-988-5484</b>
<b>Dental</b>	
Cigna	<a href="http://www.cigna.com">www.cigna.com</a> <b>1-800-Cigna 24 (1-800-244-6224)</b>
<b>Vision</b>	
Cigna	<a href="http://www.cigna.com">www.cigna.com</a> <b>1-877-478-7557</b>
<b>Tax Savings Accounts: Health Savings Account (HSA), Flexible Spending Accounts (FSAs)</b>	
Bank of America Merrill Lynch	<a href="http://myhealth.bankofamerica.com">myhealth.bankofamerica.com</a> <b>1-866-791-0250</b>

Resource	Contact Information
<b>Voluntary Benefit Options:</b> Accidental Injury Insurance, Critical Illness Insurance, Hospital Care Insurance	
Cigna	<a href="http://www.cigna.com">www.cigna.com</a> 1-800-351-9214
<b>Employee Assistance Program</b>	
Optum (through January 31, 2023) Workplace Options (starting January 1, 2023)	<b>Call 1-877-765-8291</b> For more information
<b>Group Legal</b>	
MetLife Legal	<a href="http://info.legalplans.com">info.legalplans.com</a> (access code: 4390010) 1-800-821-6400
<b>Commuter Benefits Program</b>	
Solvay Benefits Resource Center	<a href="http://www.yourtotalrewards.com/solvay">www.yourtotalrewards.com/solvay</a> 1-877-765-8291
<b>Solvay USA Inc. Savings Plus Plan — 401(k)</b>	
Merrill Lynch	<a href="http://benefits.ml.com">benefits.ml.com</a> 1-800-228-4015

## Compliance Information

### Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

If you would like more information on WHCRA benefits, call your plan administrator at the Member Services number listed on your medical plan ID card.



## Bank of America Benefits for Solvay Employees

**Solvay employees are being offered special banking benefits through our relationship with Bank of America.**

Solvay employees can get a special bundle of no-fee banking services by setting up a Solvay payroll direct deposit into an eligible existing or new personal Bank of America® checking or savings account. The special bundle of banking services will be applied to your account 30 to 60 days following Bank of America's identification of your Solvay payroll direct deposit into that account. Fee waivers apply only to eligible Bank of America accounts receiving all or a portion of your Solvay payroll direct deposit.

Getting started is simple. Visit the website [go.bofa.com/solvay](https://go.bofa.com/solvay) to learn more about this program.







The benefits plans described in this benefits summary are subject to the terms of the official plan documents, which may be modified from time to time. Where this benefits summary and the official plan documents vary, the official plan documents are the final authority. This benefits summary is not an employment contract, an employment guarantee or a guarantee of benefits. Solvay reserves the right to amend or discontinue the plans or reduce, suspend or discontinue future contributions or benefits at any time.

