



Wellness Program Frequently Asked Questions

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

Eligibility and Participation

Q. What is *Your Journey to Wellness*?

- A. *Your Journey to Wellness* is a fully integrated well-being program available through Alight Solutions (Alight), supported by Mobile Health Consumer, that supports your physical, mental, social and financial well-being. The *Your Journey to Wellness* platform is located in one convenient place at Alight. It brings together helpful well-being content, personalized communications, digital coaching, journey activities and rewards.

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, are automatically enrolled to participate in the program through Alight Solutions (Alight). You do not need to be covered by the CPChem medical plan to participate. U.S. payroll expat employees eligible for Cigna Global coverage are also eligible for the Wellness Program.

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

The primary member in CPChem's BCBS medical and dental plans will have their routine physical and dental exam wellness credits transferred from BCBS to Alight via secure interface files. The process is the same for the U.S. payroll expat primary member enrolled in Cigna Global coverage. When you participate in the CPChem Quest biometric and nicotine screening, those credits are also automatically transferred to Alight 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 or a note from their provider to CPCRBenefits@cpchem.com to request consideration for a wellness credit. Please include your given name and date of birth in the email to CPChem Benefits. Your CPChem Quest biometric screenings will be transferred via a secure interface file within a few weeks of completing the activity.

Q. What has changed in 2026?

- A. We have made several improvements to the *Your Journey to Wellness* program to make it more flexible and user-friendly. Several of the changes include moving administration of the program to platforms that you already use for other benefits. Here is a high-level summary of the changes for 2026:
- Administration of the wellness program has moved to Alight. You may access the program at digital.alight.com/cpchem or by downloading the Alight Mobile app (not the Alight Well app). This includes the CPChem step challenges.
 - The financial wellness activity has moved to Fidelity. You can log in to www.netbenefits.com to complete a Financial Wellness Checkup or call Fidelity at 1-866-771-5225 and complete a financial coaching call to earn the financial wellness reward.

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- You can redeem your incentives for digital gift cards as you earn them. You do not need to accumulate all of your rewards for the year before redeeming them. Incentives are also now paid as digital gift cards only. We will no longer issue physical gift cards.
- You can roll over your earned incentives from year to year as long as you remain actively employed.
- Instead of health coaching, you can now complete an online digital journey or digital care path on the *Your Journey to Wellness* platform (Alight) if you test positive for nicotine/tobacco and/or have out-of-range metabolic syndrome.

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

- A.** Please visit the following locations for information: www.mycpchembenefits.com/well-being or digital.alight.com/cpchem or the Alight Mobile app (not the Alight Well app).

Q. Can my spouse participate in the Wellness Program?

- A.** No, only employees are eligible for the wellness credits. Your non-CPChem employed 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.

Q. When do I need to complete the activities to earn a reward?

- A.** All wellness activities must be completed by December 31 of the current program year.

Q. Is the Well-Being Reimbursement Account (WRA) the same program as the *Your Journey to Wellness* program?

- A.** There are two components to CPChem's 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 through the *Your Journey to Wellness* program administered by Alight.

The second part is the Well-Being Reimbursement Account (WRA), which is related to achieving good health through physical fitness or well-being activities. Eligible employees may be reimbursed up to \$200 for certain fitness items and well-being support services. The WRA is also administered by Alight. Employee eligibility for each of the *Your Journey to Wellness* programs is different, so be sure to review the Well-Being Reimbursement Account FAQs at www.mycpchembenefits.com/well-being to determine if you are eligible to participate in the WRA.

Wellness Check-up

Q. Can 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 a routine physical any time during the calendar year.

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

- A.** If the claim information has already transferred to Alight, your provider may have billed the services under a medical diagnosis rather than a routine physical. Please contact the provider to understand the diagnosis and ask them to resubmit the corrected diagnosis to BCBS or Cigna Global. The wellness check-up incentive credit typically loads about two weeks after the provider has been paid by BCBS or Cigna Global.

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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 typically load into the Alight system about two weeks after being paid by BCBS or Cigna Global.

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 occupational 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. If you live more than 30 miles from a patient center, you may download a provider statement from the Quest for Health website to complete the lab work. You must complete every question and return the form for it to process properly.

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

- A.** Claims paid by BCBS or Cigna Global from January through the middle of October are usually in the Alight system by the payroll deadline of November 30. If you do not have the wellness credit in the system by that date, you will have to wait for the incentives to roll over to the new program year to redeem them. The Reward Center on the Alight website closes each December to allow time for CPChem year-end processes.

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. The Kelsey Mobile Health program will also provide the CPChem biometric screening on-site at participating facilities, so if you opt for an on-site physical, you will receive credit for the wellness check-up and biometric screening (in lieu of using Quest Diagnostics). **Please note:** Lab work ordered by a physician at a Kelsey clinic **does not** count as the CPChem biometric screening.

Q. There is a Health Assessment on the Alight site. Are the results shared with CPChem?

- A.** Individual responses are not shared with CPChem. This assessment helps you set personal goals for the year and provides content on the *Your Journey to Wellness* site that you may find valuable.



Biometric Screenings, Metabolic Syndrome and Nicotine Test

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

- A. Please contact Quest, after approximately 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**.

Eligible employees who live 30 or more miles from a Quest Patient Service Center, including expats, have an additional option for completing the screening. There is a physician's form on the Quest for Health website that you may download and complete to earn these wellness credits.

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.

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 or an **on-site** Kelsey-Seybold routine physical 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 in lieu of using Quest. Kelsey-Seybold Mobile Health may do additional routine lab work that is standard for their practice.

Q. How do I participate in the CPChem biometric screening if there is not a Quest near me?

- A. If your mailing address is more than 30 miles from a Quest Patient Service Center, you will automatically see the option to download a physician's form on the Quest for Health website. Eligible expat employees will also have the option to use this form. The form is synced directly with the CPChem biometric screening program.

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 or Cigna Global 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, Waist Circumference, Cotinine, PSA (males over 50), TSH (Thyroid) and Glucose. We have not authorized Quest to do any additional testing.

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Q. What is included in metabolic syndrome, and what results do I need to earn the wellness credit?

- A.** The following tests, which are part of the CPChem biometric screening, will be used to determine metabolic syndrome. To be considered in-range, the results of each risk factor must be within these ranges:
- **Blood pressure:** Your systolic blood pressure must be less than 130 and your diastolic blood pressure must be less than 85.
 - **Glucose/blood sugar:** Your fasting glucose must be less than 100 mg/dL.
 - **Triglycerides:** Your triglycerides must be less than 150 mg/dL.
 - **HDL cholesterol:** Your HDL cholesterol must be 40 mg/dL or greater for men or 50 mg/dL or greater for women.
 - **Waist Circumference:** Your waist circumference must be 40 inches or less for men or 35 inches or less for women.

If at least three of the above risk factors are in normal range, as indicated above, and you test negative for nicotine/tobacco, you will earn the \$50 wellness incentive. If three or more are out-of-range, or you test positive for nicotine/tobacco, you may complete a digital journey or digital care path on the *Your Journey to Wellness* platform (Alight) to earn the incentive. The estimated completion time for a digital tool varies since they typically include multiple steps. In lieu of the digital journeys and digital care paths, there are other \$25 activities that may be earned in order to reach the \$250 annual maximum reward.

Q. What types of wellness coaching does CPChem offer?

- A.** If you test positive for cotinine/nicotine (tobacco) or three or more metabolic syndrome indicators are out-of-range, you may complete a digital journey or digital care path to earn the incentive on the *Your Journey to Wellness* platform (Alight).

If you would like additional support for wellness changes, BCBS of TX offers health coaching through their Well on Target program. This is not incentivized by the *Your Journey to Wellness* program, but you may be able to earn points through BCBS of TX wellness offerings.

Q. What are Digital Journeys, Digital Care Paths and Healthy Habits on the *Your Journey to Wellness* site?

- A.** The *Your Journey to Wellness* program provides digital wellness resources to help achieve your well-being goals. These tools allow you to progress through each at your own pace online or in the Alight Mobile app (not Alight Well app). Digital care paths include condition-specific programs (behavioral health, metabolic health, women's health, etc.), digital journeys help you earn or sustain long-term wellness goals and healthy habits assist in accomplishing short-term lifestyle goals (nutrition, stress, sleep, etc.). You can earn an incentive for out-of-range CPChem biometric screening results by completing a digital care path or digital journey.

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Q. If I receive a false positive cotinine or other lab result, what is the process to challenge the results?

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, or if you think another lab result is inaccurate, you should call Quest at 1-855-623-9355 and request a challenge to the false positive cotinine or other lab result. 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 new results will be transferred to Alight within three to four weeks after the visit.

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 in lieu of the CPChem biometric screening with Quest. The Quest and on-site Kelsey-Seybold CPChem biometric screenings are pre-programmed with the eligible incentives on the interface file, and the results are sent via a secure interface to Alight to update the applicable wellness incentives. You should not incur any out-of-pocket costs for on-site Wellness Program screenings. **Lab work at a Kelsey-Seybold Clinic (off-site) does not count towards the biometric screening incentive.**

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. Who should I talk to if I am concerned about my PSA test 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.

Wellness Reward Credits and Gift Cards

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

A. On average it takes two to four weeks for a credit to be added to the Alight 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 is my rewards balance redeemed?

A. You can redeem your incentives for rewards directly on the *Your Journey to Wellness* platform (Alight). Select "Rewards Center" on the main Rewards page to exchange your store credits for digital gift cards such as Amazon, Mastercard, etc.

New in 2026! You can redeem incentives for digital gift cards as you earn them. You do not need to accumulate all your incentives before redeeming them. The Reward Center on Alight's website is closed each December for CPChem payroll processes, however any incentives you have not redeemed by November 30 will roll over to the next year.

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

A. You may earn multiple wellness incentives and claim digital gift card rewards as you earn them. If you decide to accumulate your incentives to claim a bigger gift card or multiple rewards, you may see additional vendors offered. Some vendors (merchants) have minimum amounts they require before they offer a digital gift card.

Q. Who do I contact if I have questions about redeeming my incentives or need a reward reissued?

A. Email support@mobilehealthconsumer.com for help with reward-related questions, including redemption questions or reissues. Please include your given name, that you work for Chevron Phillips Chemical, your phone number and your concern.

Q. What are Mastercard's digital gift card fees?

A. The following are fees and conditions associated with Mastercard digital gift cards:

- International Transaction Fee: 2%
- Digital card Replacement Fee (first replacement waived): \$6.95
- Expedited Delivery Fee: \$20.00
- Monthly Maintenance Fee (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.

- **For example:** A member receives a \$100 digital gift card on May 31, 2026, which expires on May 31, 2027. The member does not use the card before it expires and requests a new digital gift card on August 5, 2027. Alight will send a new digital gift card with a remaining balance of \$88.15. This is calculated as $\$100 - \$11.85 (\$3.95 \times 3 \text{ for the months of June, July, August})$.
- **For example:** A member receives a \$25 digital gift card on March 31, 2026, which expires on March 31, 2027. The member does not use the card before it expires and requests a new digital gift card on November 1, 2027. Alight will not send a replacement digital gift 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 card.

Keep in mind that digital gift cards can only be redeemed for charges equal to or less than the balance of your gift card. If you're trying 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.

Q. How do I check the balance of my Mastercard digital gift card?

A. You may call Cardholder Services at 1-888-853-0223 or Alight at 1-833-964-3575 to check the balance of your Mastercard digital gift card.

Q. Do I need to report the digital gift card(s) as taxable income?

A. After you receive your gift card(s), you will see the gift card amount as imputed income on your paycheck. The Company increases ("grosses up") the value of the rewards to help cover the tax.



Financial and Mental Health Incentives

Q. How do I receive the credit for the financial fitness activity with Fidelity?

- A. You can complete a financial coaching call with a financial planning consultant by calling 1-866-771-5225 or complete the Financial Wellness Checkup on www.netbenefits.com.

Q. How do I earn the incentive for watching a mental health video?

- A. In the Learning Management System (LMS), locate the video “CPChem U.S. Employee Assistance Program (EAP) Overview,” which is course number 10047707. To watch it, please go to MySphere and then click the *My Learning* tile. In the search field, enter the name of the video and add it to your assignments. If you have any trouble logging in to the LMS, please contact Alight at 1-833-964-3575.

Step Challenges and Fitness Trackers

Q. What is a “challenge?”

- A. There are two type of challenges — team challenges and peer challenges. Team challenges (such as the CPChem step challenge) are chosen by CPChem and earn a wellness incentive. When a CPChem step challenge registration opens, you can click on the challenges icon at the bottom of the *Your Journey to Wellness* home page. Peer challenges allow you to challenge co-workers for fun anytime during the year, but are not eligible to earn wellness incentives.

Q. When will the CPChem team step challenges take place and be visible on the *Your Journey to Wellness* platform?

- A. Team step challenges take place in the spring and fall. You’ll receive email announcements with registration details, and the challenges will appear on the *Your Journey to Wellness* home page when registration opens.

Q. How do I earn the step challenge incentive?

- A. There will be two opportunities to participate in a CPChem destination step challenge through Alight during the program year. If you choose to participate, you’ll collect steps on a virtual journey in May or September. You’ll earn the \$25 incentive when you complete your first destination in one of the challenges. To register for a destination step challenge with Alight, visit digital.alight.com/cpchem. You may participate in both CPChem step challenges, but you’ll only receive the \$25 wellness incentive for one destination step challenge.

Q. Can I link my activity tracker to my wellness account?

- A. Yes. Activity trackers can be used to complete well-being activities, digital journeys and challenges. You can link an approved device such as Google Fit, Garmin, Apple Health or Fitbit.

Note: Apple Health can only be linked through the Alight Mobile app. Apple Health tracking is not available when using a web browser.

Q. How do I link a tracker?

- A. You can link a tracker from the *Track Health Data* or *Health Coach* pages on the Alight website at digital.alight.com/cpchem or on the Alight Mobile app. Select the tracker service you want to link and enter your account credentials when prompted. **Note:** If you’re using Apple Health, you must link it from your mobile phone.

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Q. Can I link more than one tracker service?

A. Yes, you can link more than one tracker service. However, each type of health data (such as steps or sleep) can only be connected to one tracker at a time. For example, you can't receive step data from two trackers, but you can use one tracker for steps and another one for sleep.

Q. Once I link a tracker service, how do I change or add a different tracker?

A. You can change or add a tracker from the *Track Health Data* or *Health Coach* pages at digital.alight.com/cpchem or on the Alight Mobile app.

Q. How can I view or change the tracker service linked for all health data types?

A. To view or update trackers for all health data types:

1. Select *Track Health Data*
2. Select *View Settings*
3. Choose the *By Health Data* tab
4. Select the health data types you want to edit or connect

Q. What if my tracker is linked but my data isn't updating to the Alight platform?

A. Data may update only once per hour. If an hour has passed and it's still not updating, check the following:

- Your tracker is charged.
- Your device is syncing with the tracker app (for example, the Fitbit app)
- You've given permission for the tracker to share data
- You've allowed enough time for the tracker app to update
- You've restarted your tracker and reopened the Alight platform

Q. What if I've checked everything above and the issue still isn't fixed?

A. For questions about the Alight platform, contact support@mobilehealthconsumer.com for assistance. For tracker-specific issues, contact the tracker's customer support and be ready to provide your device model, username and smartphone type (Apple iOS or Android). If you're planning to use your device to track steps during a CPChem step challenge, we recommend connecting your tracker device to the Alight platform prior to the first day of the step challenge.

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.