

# 2023 OPEN ENROLLMENT

**OPEN ENROLLMENT DATES:**  
NOVEMBER 14 - 30, 2022



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# Agenda

- 2021/2022 Health Plan Performance
- What's changing for 2023 with Key Points
  - Plan Enhancements
  - Pricing
  - Other Changes
  - Important Reminders
- Communication Plan
- Select Benefits Tips and Tricks

# 2021/2022 Health Plan Performance Update



# CPChem’s Health Status

## Emergency Room (ER) Utilization

Provider	Medical Paid	In-Network Paid	ER Visits	Claimants	ER Paid per Visit
Patients Emergency Room	\$462,477	\$420,716	796	494	\$581
Angleton ER	\$93,537	\$86,748	151	99	\$619
Elitecare (ERLC, LLC)	\$51,763	\$51,183	74	46	\$700
Baytown Emergency Room	\$36,180	\$29,719	72	56	\$503
Altus Lake Jackson	\$33,822	\$33,822	52	41	\$650

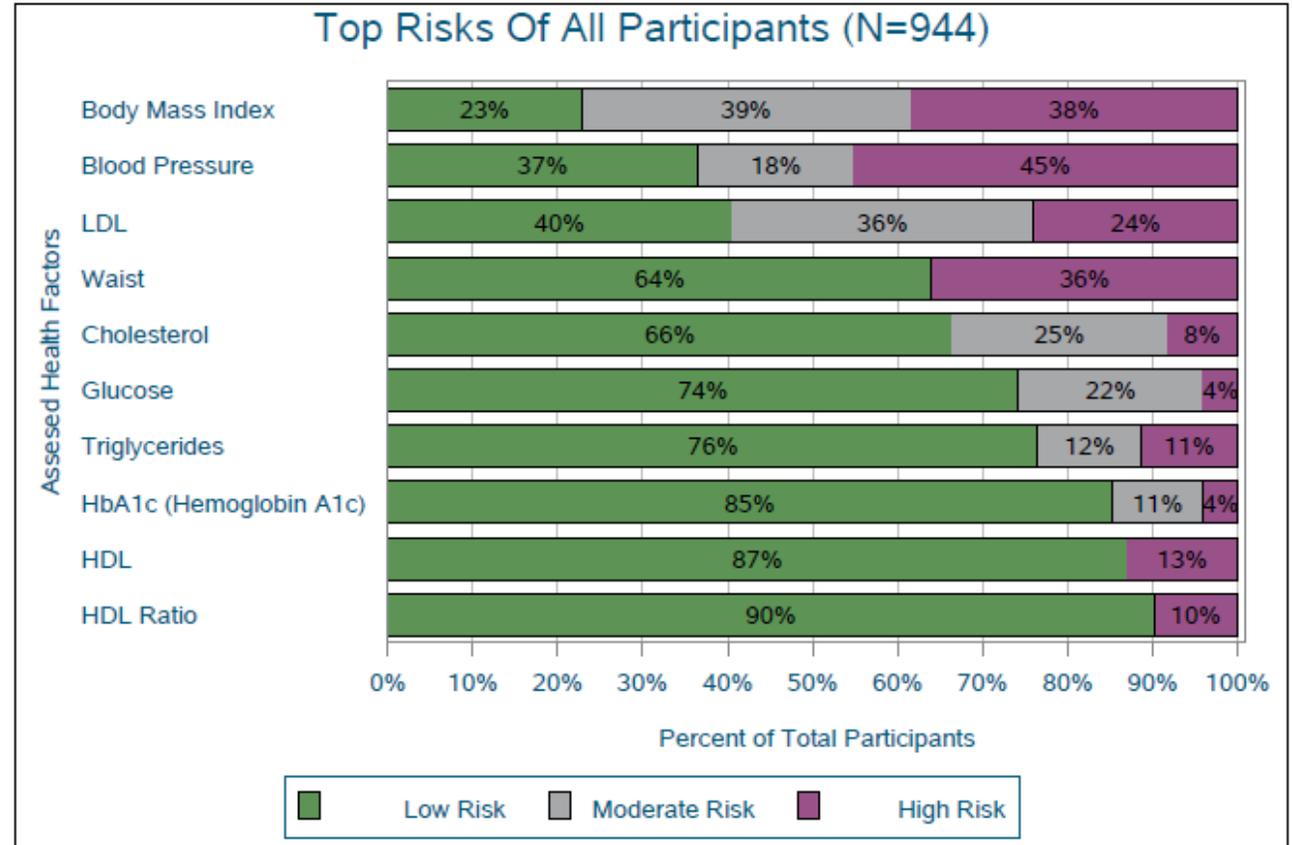
**Key Points:**

- Emergency Room (ER) spends continues to be high
- Improper use of emergency rooms for non-emergencies can lead to future premium increases
- Please continue to use emergency rooms for emergencies, but not for non-emergencies

# Health Plan Review

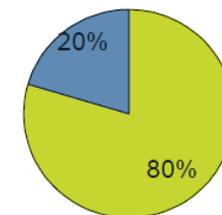
## Your Journey to Wellness 2021 Review

Activity	2021 Amount	2021	2020	2019
Preventive wellness exam	\$40	2,231	2,134	2,029
Dental exam	\$10	2,771	2,708	2,996
Biometric screening	\$20	1,150	1,115	1,253
Non-tobacco user	\$20	1,081	1,064	1,213
Tobacco coaching calls	\$20	12	13	22
Normal A1c results	\$20	960		
A1c coaching calls	\$20	78		
Normal BP results	\$20	790		
BP coaching calls	\$20	150		
Financial wellness	\$20	1,063	1,394	
Bonus	\$100	614	761	924
Employees who completed at least one activity		3,593	3,521	4,007
% of EEs that completed at least one activity to eligible		85%	83%	91%



Of the employees who participated

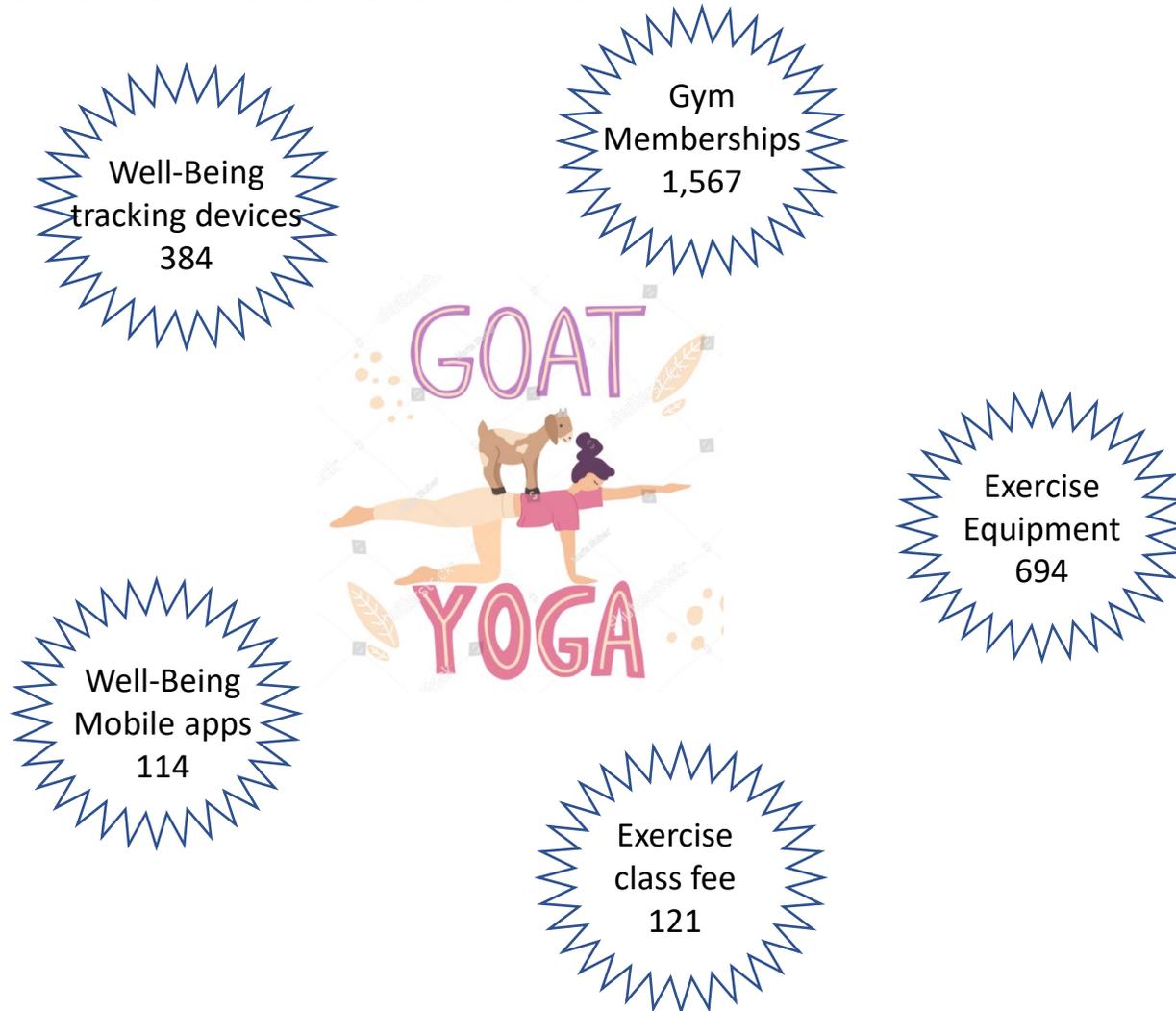
- Passed Metabolic Syndrome Criteria
- Failed Metabolic Syndrome Criteria



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# Health Plan Review

## Fitness Reimbursement Account



### Key Points

- \$265,150 reimbursed for 2021
- 1,387 employees participated
- 81% of the employees who participated received \$200

# Health Plan Review

## Walk the Wonders 2022 Steps Challenge and Virgin Pulse Platform



### 2022 Steps Challenge - Key Points:

- 14-day step challenge
- Total team steps 490,000
- Up to 5 members on a team
- Multiple ways to be entered into a gift card drawing



### Virgin Pulse Platform - Key Points:

- Well-Being platform offering fun, personalized, habit-forming experiences at your fingertips
- Activity challenge platform
- Create personalized experiences for employee's health and well-being journey
- User friendly website

# What's Changing for 2023 with Key Points



# What's Changing for 2023 with Key Points

## Well-Being Programs

- Reallocate the \$250 Your Journey to Wellness incentive rewards to streamline the design and to focus on metabolic syndrome
- Re-brand the \$200 Fitness Reimbursement Account to the Well-Being Reimbursement Account and expand eligible reimbursement categories
- Increase number of company paid EAP counseling sessions from 6 to 10 per event and from 5 to 10 per event for the Expat plan
- Add VirginPulse steps challenge portal; a provider of leading technology that helps improve overall employee health and well-being
- Add Wondr as a weight management point solution to U.S. medical plan

# What's Changing for 2023 with Key Points

## U.S. and Expat Medical Plans

- Addition of Travel Benefit to the U.S. and Expat medical plans effective July 1, 2022

## U.S. Medical and Prescription Drug Plan

- Rx Savings Solutions (RxSS)
- Enhanced specialty guideline management (SGM)
- Hemophilia Alliance

## Other Improvements

- Enhanced Benefit Start Date

# What's Changing for 2023 with Key Points

Rates	
U.S. Active Medical	0.9% increase for both the Company and employees
U.S. Active Dental	4.8% increase
Expats Medical	3.31% increase
Expat Dental	2.89% increase
Retiree Medical	2.2% increase
Retiree Dental	4.9% increase
Vision PLUS Plan	5% increase
All Life Insurance, Critical Illness, Group Legal	Remain the same

# Well-Being Programs

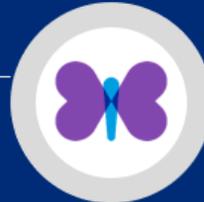


# What's Changing for 2023 with Key Points

## Well-Being Programs

### Caregiver support

Programs and resources that help provide support and guidance for caregivers, for all types of care recipients (children to aging loved ones)



### Balance and flexibility

Accommodating work schedules, generous PTO policies, parental leave and extended family compassion care

### Mental health

Programs and initiatives to address mental health in the workplace and at home



### Perks

Blend of financial discounts, enhanced access and encouragement to find fulfillment in volunteerism

### Family planning

Programs and initiatives to support employees from pre-conception to return-to-work



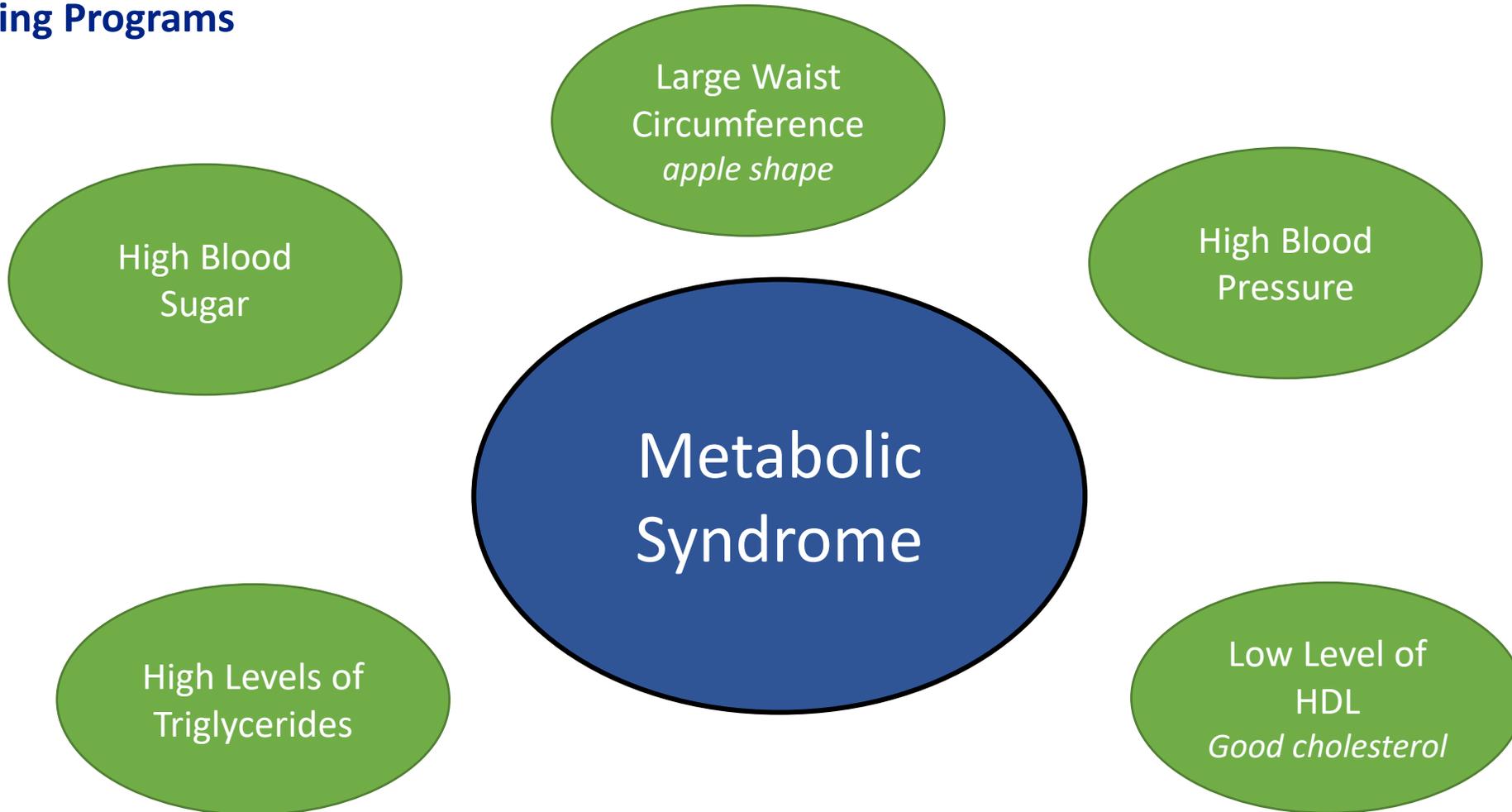
### Personalization

Employee support programs that are flexible and allows employee choice in engaging in meaningful programs that are important to them



# What's Changing for 2023 with Key Points

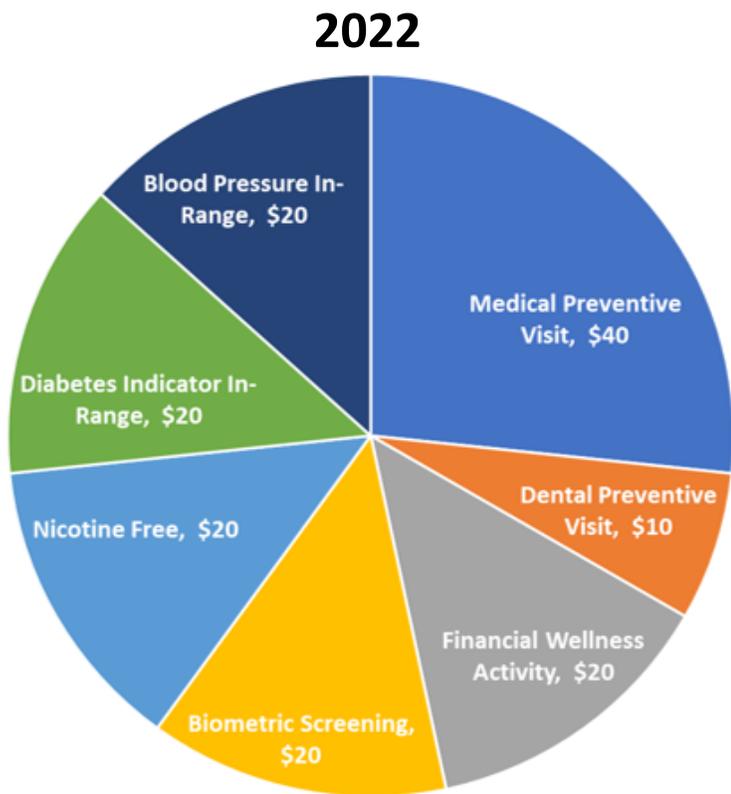
## Well-Being Programs



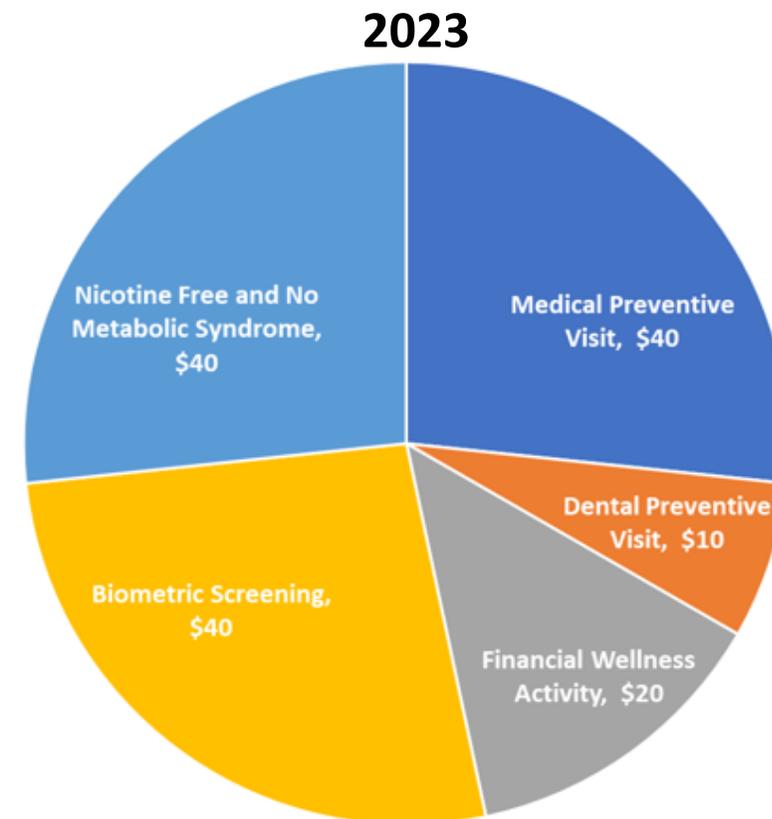
# What's Changing for 2023 with Key Points

## Well-Being Programs

### Your Journey to Wellness



Note: \$100 bonus for completing all activities



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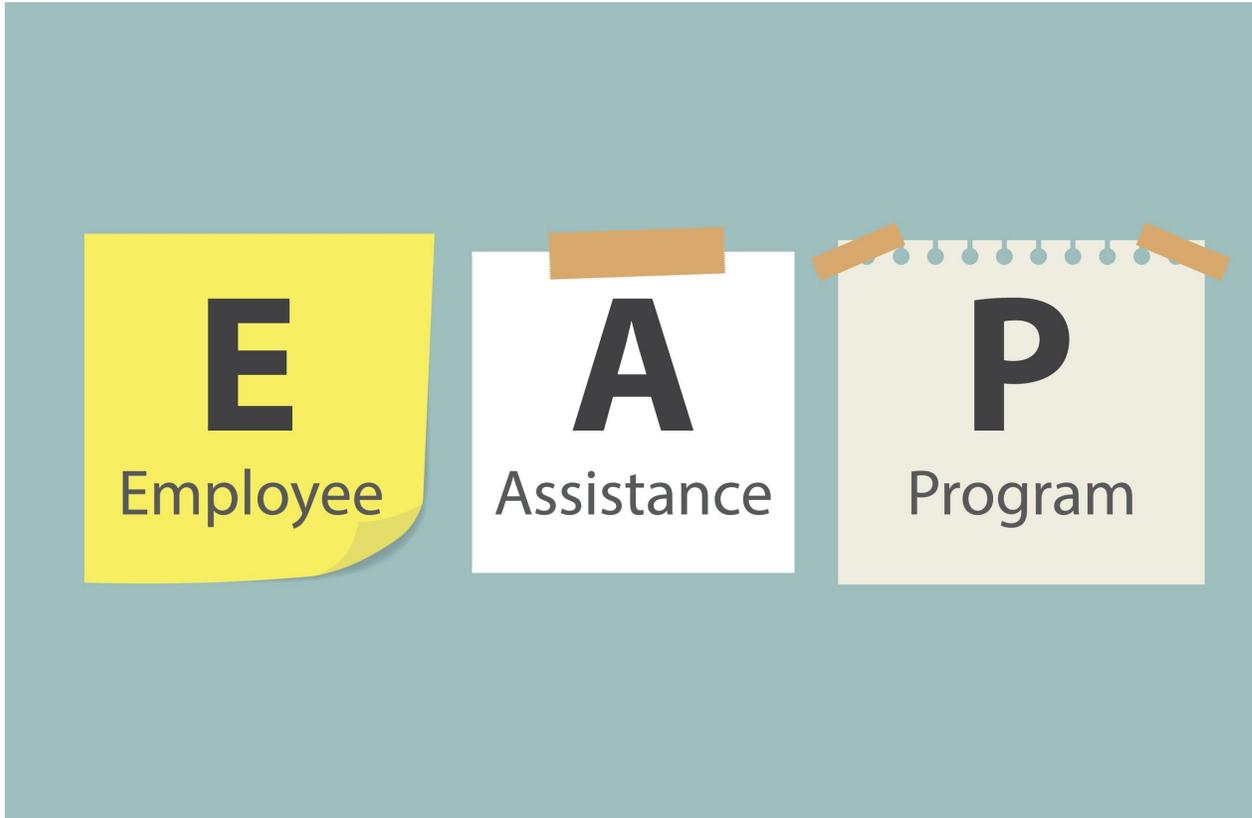
#### Key Points:

- Streamline reward design to focus on metabolic syndrome and consolidate coaching requirement
- Reward amount remains \$250



# What's Changing for 2023 with Key Points

## Well-Being Programs

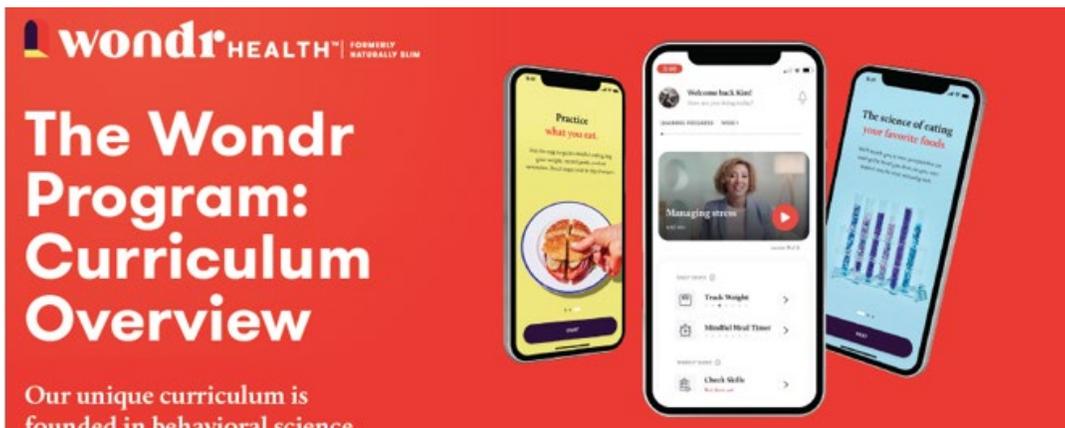


### Key Points:

- Increasing U.S. company paid EAP counseling sessions from 6 to 10 per event
- Increasing Expat company paid EAP counseling from 5 to 10 per event
- Continuing relationship with Magellan Health as our U.S. EAP partner

# What's Changing for 2023 with Key Points

## Well-Being Programs



**The Wondr Program: Curriculum Overview**

Our unique curriculum is founded in behavioral science and highly personalized to drive sustainable outcomes for all.

Wondr™ is the leading digital behavioral change program that treats the root cause of obesity and chronic disease. A master class of sorts, our renowned team of experts teaches science-based skills through weekly videos. The entire experience is based in the science of behavior change and designed to drive engagement and positive health outcomes. Plus, since Wondr is 100% digital, the program is built for hyper-personalization and scalability.

**3 Stages of Wondr**

Wondr is a year-long, 100% digital, on-the-go experience broken up into three phases that build upon each other.

- **WONDERSKILLS™**  
Learn simple, repeatable skills through personalized weekly lessons tailored to unique eating and activity behaviors.
- **WONDRUP™**  
Practice and build on foundational skills to prevent weight regain.
- **WONDRLAST™**  
Maintain progress and keep the weight off with weekly episodes on participant-requested and seasonal topics based on the latest research.



Principles that address all aspects of eating:  
**When, Why, How, and What**

- |   |                              |                              |   |
|---|------------------------------|------------------------------|---|
| 1   | 2                            | 3                            | 4   |
| <b>When</b><br>Identifying true hunger and satisfaction | <b>Why</b><br>Reasons we eat | <b>How</b><br>Mindful eating | <b>What</b><br>Balancing flavor satisfaction, nutrition, and fullness |

**Key Points:**

**Wondr**

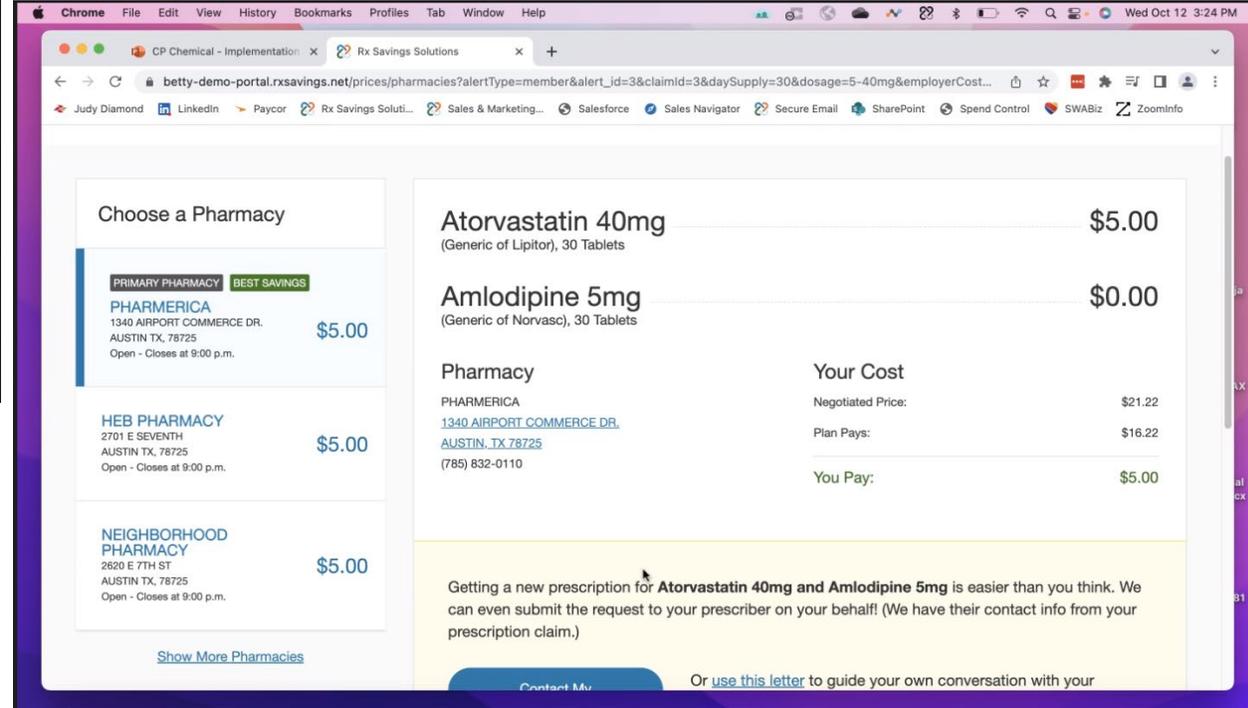
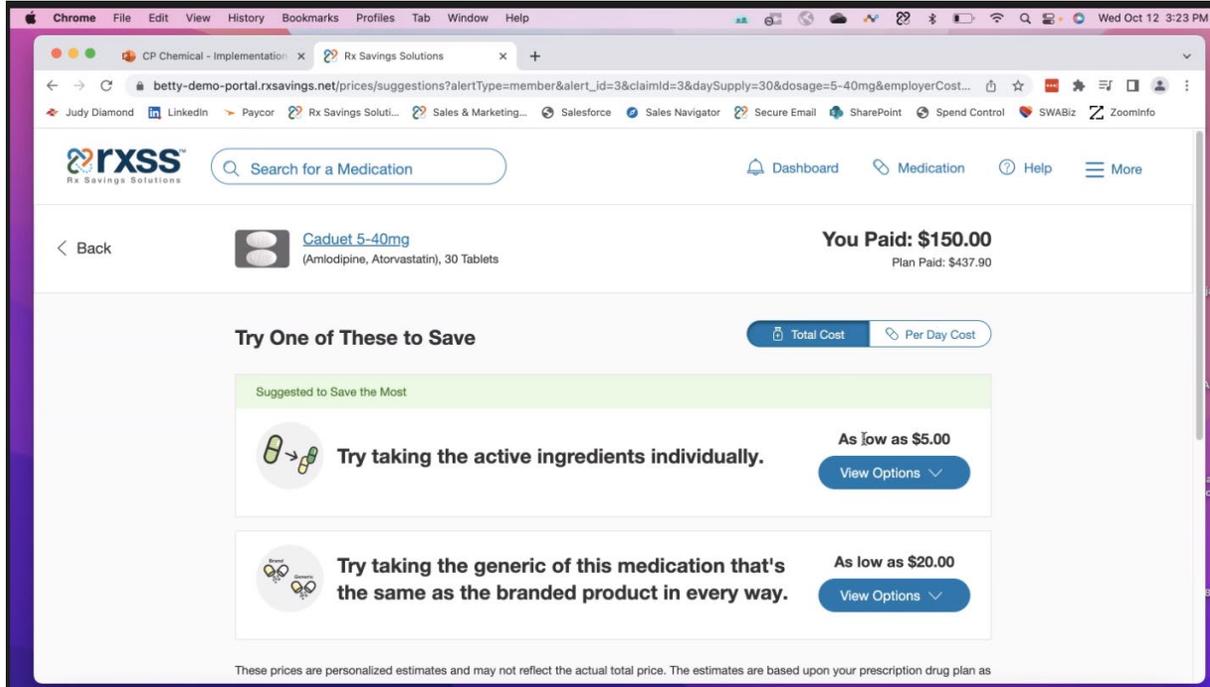
- A digital weight management point solution
- Virtual program, with a mailed welcome packet, for employees and adult dependents enrolled in the U.S. medical plan

# What's Changing for 2023 with Key Points

## Rx Savings Solutions

### Rx Savings Solutions (RxSS)

- Voluntary program for employees to receive alerts to save Rx dollars; if you choose to participate and approve, RxSS will implement change with doctor/pharmacy
- Savings opportunities include lower cost alternative medicines, purchase channel substitutes and coupons for certain drugs
- Watch for communications beginning February 2023



# What's Changing for 2023 with Key Points

## U.S. Health Plans – Other Medical Plan Changes

### U.S. Health Plans

#### Domestic Plan Language:

- Addition of Travel Benefit to the U.S. and Expat medical plans effective July 1, 2022
  - \$10,000 per calendar year for covered care not available within 100 miles of the patient's local geographic area
  - Authorized persons include patient and one or two caregivers in the case of a child patient
  - Travel and lodging up to \$50/day per person (\$100/day combined) IRS limit
- Enhanced Specialty Guideline Management (SGM)
  - SGM targets costly, highly utilized specialty medications with enhanced prior authorization criteria to ensure appropriate use
  - Applies to new or renewing prescriptions
- Hemophilia Alliance
  - No member impact
  - Change limited to supplier of medication
- Benefit Start Date – New Hires
  - Beginning 2023 Medical, Dental, Vision, Supplemental Life, etc. benefits will be effective date of hire
  - New hires should understand that there will still be inherent lag between hiring, making elections and receiving ID cards; however, financial protection will begin on hire date

# U.S. & Expat Health Plans with Pricing



# What's Changing for 2023 with Key Points

## U.S. Health Plan Monthly Rates - Medical

	Employee contribution	CP Chem contribution	2023 total rates	\$ EE increase
<b>Select EPO</b>				
Employee only	\$247.17	\$729.20	\$976.37	\$2.15
Employee + spouse	\$588.86	\$1,611.60	\$2,200.46	\$5.12
Employee + child(ren)	\$506.90	\$1,387.28	\$1,894.18	\$4.41
Employee + family	\$705.48	\$1,930.74	\$2,636.22	\$6.14
<b>Choice PPO</b>				
Employee only	\$111.39	\$729.20	\$840.59	\$0.96
Employee + spouse	\$282.87	\$1,611.60	\$1,894.47	\$2.46
Employee + child(ren)	\$243.49	\$1,387.28	\$1,630.77	\$2.12
Employee + family	\$338.88	\$1,930.74	\$2,269.62	\$2.95
<b>Value CDHP</b>				
Employee only	\$15.13	\$729.20	\$744.33	\$0.13
Employee + spouse	\$65.90	\$1,611.60	\$1,677.50	\$0.57
Employee + child(ren)	\$56.72	\$1,387.28	\$1,444.00	\$0.49
Employee + family	\$78.95	\$1,930.74	\$2,009.69	\$0.69

### Key Points:

- CPChem subsidy remains high at 87.9%
- 0.9% increase between the employee and CPChem
- The employee monthly rate increases from <\$1 up to \$7 depending on Plan and tier
- CPChem's HSA contribution continues \$500/EE Only, \$1,000/EE plus

# What's Changing for 2023 with Key Points

## Annual Employee Premium Costs

- **Consider Medical Premium Costs**
  - When selecting your medical plan during Open Enrollment, be sure to consider premium costs rather than just anticipated out-of-pocket costs
  - The below doesn't even factor in the company HSA contributions to the Value CDH Plan participants

### Annual Employee Medical Premiums - 2023

Tier	Value CDH Plan	Choice PPO Plan	Select EPO Plan
Employee Only	\$182	\$1,337	\$2,966
Employee + Spouse	\$791	\$3,394	\$7,066
Employee + Child(ren)	\$681	\$2,922	\$6,083
EE + Family	\$947	\$4,067	\$8,466

# What's Changing for 2023 with Key Points

## U.S. Health Plan Monthly Rates - Dental

	Employee contribution	CPChem contribution	2023 total rates	\$ EE increase
<b>Active – Comprehensive</b>				
Employee only	\$23.78	\$23.78	\$47.56	\$1.08
Employee + spouse	\$47.56	\$47.56	\$95.12	\$2.17
Employee + child(ren)	\$49.96	\$49.96	\$99.92	\$2.28
Employee + family	\$73.73	\$73.73	\$147.46	\$3.37
<b>Active – Preventive</b>				
Employee only	\$8.70	\$8.70	\$17.40	\$0.40
Employee + spouse	\$17.40	\$17.40	\$34.80	\$0.80
Employee + child(ren)	\$18.27	\$18.27	\$36.54	\$0.83
Employee + family	\$26.97	\$26.97	\$53.94	\$1.23

### Key Points:

- CPChem maintains 50/50 cost share
- The employee monthly rate increases from <\$1 up to \$3 depending on Plan and tier

# What's Changing for 2023 with Key Points

## Health Plan Monthly Rates - Vision



### VSP

	Employee Contribution	Increase
Employee only	\$6.72	\$0.32
Employee + spouse	\$13.44	\$0.64
Employee + child(ren)	\$14.14	\$0.68
Employee + family	\$22.60	\$1.08

### Key Points:

- First increase since adding vision coverage in 2014
- The employee monthly rate increases from .32 up to \$1.08 depending on Plan and tier

# What's Changing for 2023 with Key Points

## Expat Health Plan Monthly Rates

Aetna International	Employee contribution	CP Chem contribution	2023 total rates	\$ EE increase
<b>Medical</b>				
Employee only	\$202.96	\$816.36	\$1,019.32	\$6.50
Employee + spouse	\$457.41	\$1,785.09	\$2,242.50	\$14.66
Employee + child(ren)	\$393.75	\$1,542.98	\$1,936.73	\$12.62
Employee + family	\$548.00	\$2,662.86	\$3,210.86	\$17.56
<b>Dental</b>				
Employee only	\$23.69	\$23.69	\$47.38	\$0.66
Employee + spouse	\$46.23	\$46.23	\$92.46	\$1.30
Employee + child(ren)	\$54.74	\$54.74	\$109.48	\$1.54
Employee + family	\$77.28	\$77.28	\$154.56	\$2.18

### Key Points:

#### Medical

- 3.31% increase
- The employee monthly rate increases from \$6.50 up to \$17.56 depending on Plan and tier

#### Dental

- 2.89% increase
- Employees monthly rate increases <\$1 to <\$3 depending on Plan and tier

## Other Changes

### Health Savings Account and Flexible Spending Account Contribution Limits

- Health Savings Account contribution limits increasing from \$3,650/\$7,300 to \$3,850/\$7,750 for employee and employee plus dependent tiers, respectively
- CPChem will continue to make the \$500 contribution for single and \$1,000 for employee plus others for 2023
  - **Again for 2023:** Employees will be allowed to elect a one-time HSA contribution for January during Open Enrollment, in addition or in place of per-paycheck contributions.
- Health Care FSA and Limited Purpose FSA contribution limits increasing from \$2,750/year to \$3,050/year

## Important Reminders

- Most elections will carry over from the previous year
- The following elections will **NOT** carry over:
  - **Spousal Surcharge attestation must be completed each year, or the surcharge will be assessed regardless of the previous year's attestation.**
  - Flexible Spending Accounts (FSA) and the Health Savings Account (HSA)
- Increases to Life Insurance elections require a Statement of Health
- Dependents removed from coverage during Open Enrollment will not be offered COBRA
- Any newly added dependents will require dependent verification. Failure to properly and timely respond to the post-enrollment Dependent Verification process will result in the dependents being dropped retro active to the enrollment date.

# Communications/Next Steps

## 2023 Open Enrollment (OE) Communication Plan

Audience	Description	Date
All Employees	1st Postcard	November 2
All Employees	Benefit Briefings in person and MS Teams*	Throughout November
All Employees	OE Flyer ( <i>Reminder, this replaced the guide last year. Full guides are available on-line Nov 11</i> )	November 11
All Employees	OE window	November 14 - 30
All Employees	2nd reminder Postcard	November 14
All Employees	OE confirmations via email	The week of December 12
All Employees	Changes effective	January 1, 2023

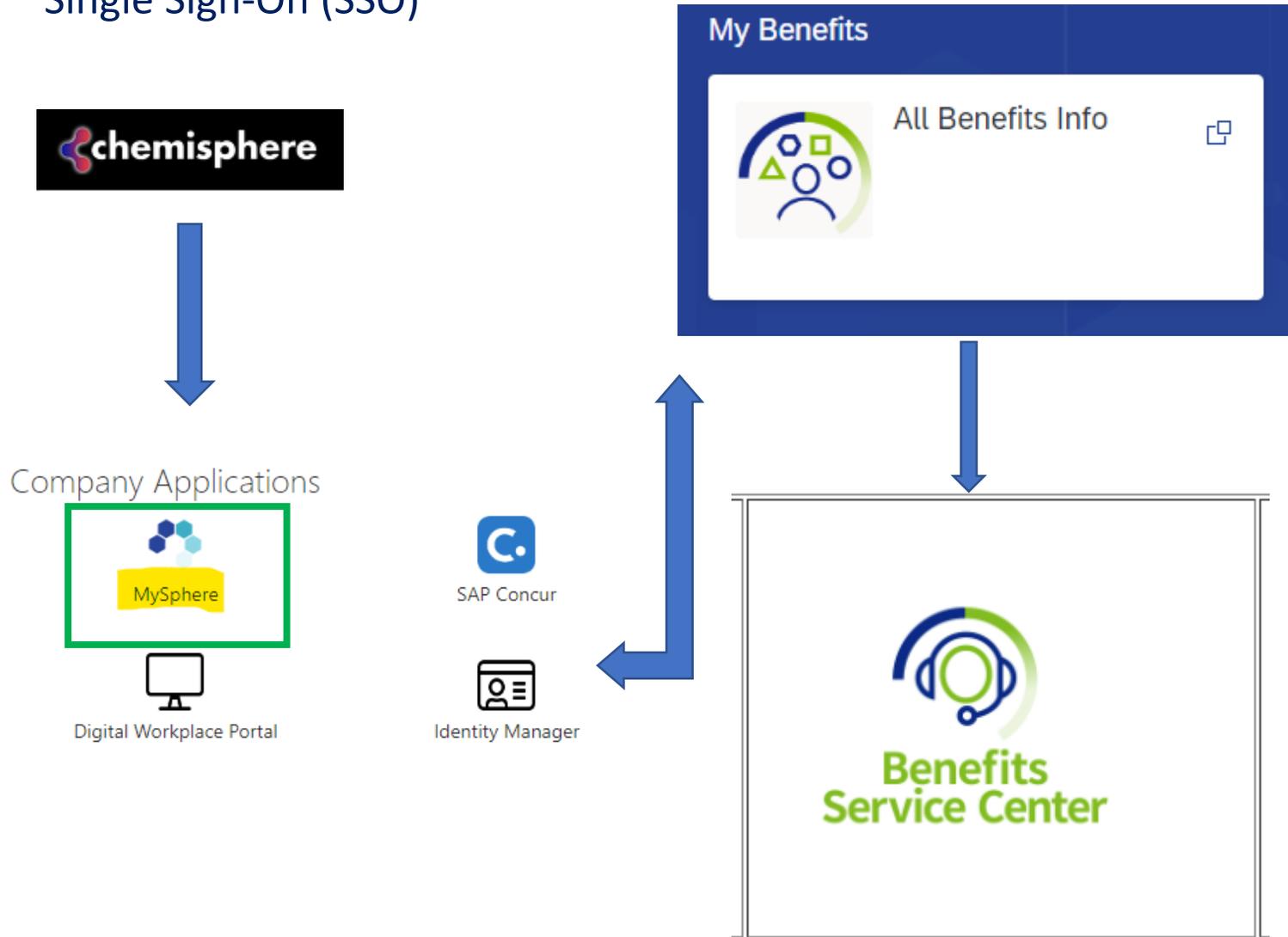
\* The Benefits Team will record an MS Teams meeting without an audience and will provide and post the link

# Select Benefits Tips and Tricks!



# Select Benefits Tips and Tricks

## Single Sign-On (SSO)



- From Chemisphere homepage, scroll down until you locate MySphere
- From MySphere homepage, scroll down until you locate All Benefits Info and click
- Select Benefits Service Center tile to SSO into Alight system to make Open Enrollment elections
- You will notice other SSO links in MySphere and on the Alight homepage, under Quick Links- View All you can find more SSO to more vendor sites

# Select Benefits Tips and Tricks

## Single Sign-On

On the Alight website

Quick Links [View all](#)



- Manager Self Service
- CVS
- Active Health
- PayFlex
- Beneficiaries
- Message Center
- Find a Doctor

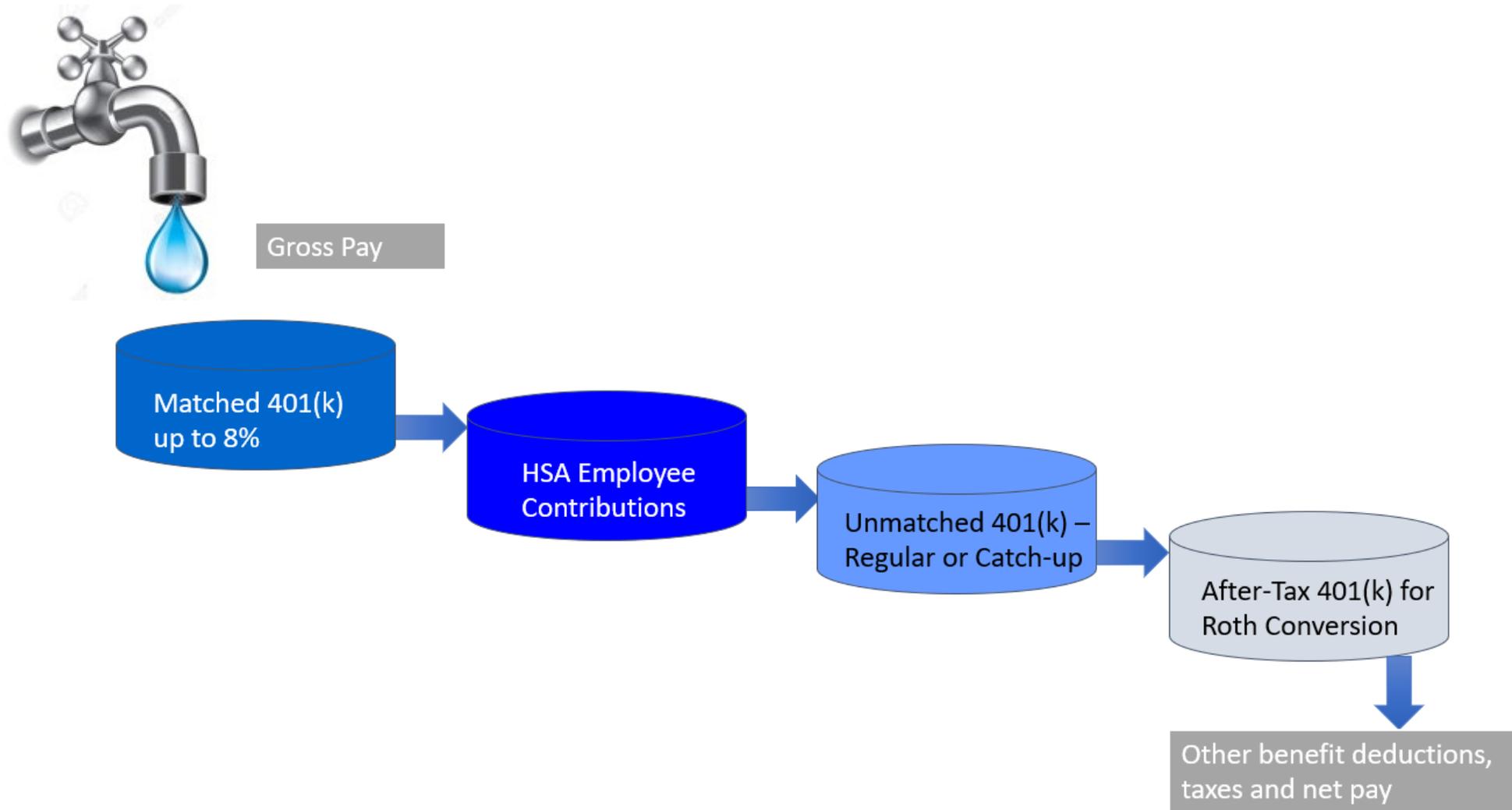
Quick Links [Hide all](#)

You can drag and drop your Quick links.

- Manager Self Service
- CVS
- Active Health
- PayFlex
- Beneficiaries
- Message Center
- Find a Doctor
- Change HSA Contribution
- 2022 Open Enrollment Guide
- Chat with us Live!
- Health Advocate
- COBRA Rates 2022
- New Hire Guide 2022
- Retiree Guide 2022
- Medical Tax Form 1095
- Aetna

# Select Benefits Tips and Tricks

Savings Opportunities: Prioritization based on company contribution and tax benefit



# Select Benefits Tips and Tricks

## Health Savings Account Auto-Invest Feature

- Allows you to contribute directly to mutual funds rather than in cash equivalent, just like your 401(k) auto-investments
- To do so, invest some of your existing HSA dollars in a mutual fund, and then follow instructions in HSA area of Fidelity web-site to map future contributions to this mutual fund

# Select Benefits Tips and Tricks

## Health Savings Account Auto-Invest Feature

The screenshot shows a web browser window with the URL `workplaceservices.fidelity.com/mybenefits/healthsavings/navigation/hsa/investing/overview`. The page header includes a navigation menu with 'MENU', 'CHEVRON PHILLIPS CHEMICAL COMPANY', 'Planning', 'Learn', 'Profile', a search bar, and 'Log Out'. The main heading is 'Health Savings Account (HSA)' with a link to 'View your HSA on Fidelity.com'. Below this, account details are shown: 'Account Number: 224089578', 'Connected to Your Health Plan', 'Update Personal Info', and 'Update Beneficiaries'. A navigation bar contains tabs for 'Summary', 'Contributing', 'Paying', 'Investing' (highlighted with a red box), and 'Tax Information'. Underneath, there are sub-tabs for 'OVERVIEW', 'EDUCATION', and 'REPORTS'. The main content area displays 'Total account value: [redacted]', 'Cash available to trade: [redacted]', and 'Invested balance: [redacted]'. Below this, a paragraph states: 'You can invest some or all of your HSA money for potential tax-free growth. Plus with Fidelity, there are zero account transaction fees<sup>1</sup> and no investment minimums to start!<sup>2</sup>'. Two columns of educational text are present: 'Why invest my HSA?' and 'What if I have a sudden expense?'. The 'Why invest my HSA?' section explains that investing HSA money can help savings grow over time and is tax-free, and provides a link 'Get more HSA education'. The 'What if I have a sudden expense?' section explains that HSA funds can be used for cash or sold, and provides a link 'Help me choose a cash target amount'. At the bottom center, there is a green circular icon with a white person silhouette. A URL bar at the bottom left shows `https://workplaceservices.fidelity.com/mybenefits/healthsavings/navigation/hsa/taxinformation`.

# Select Benefits Tips and Tricks

## Health Savings Account Auto-Invest Feature

The screenshot shows a web browser window with the URL `workplaceservices.fidelity.com/mybenefits/healthsavings/navigation/hsa/investing/overview`. The page header includes a navigation menu with 'MENU', 'CHEVRON PHILLIPS CHEMICAL COMPANY', 'Planning', 'Learn', 'Profile', a search bar, and 'Log Out'. The main content area is divided into three sections:

- Fidelity HSA® Funds to Consider:** This mutual fund lineup is selected by Fidelity for HSA investors to consider. All funds in the lineup have a zero minimum investment and no transaction fees. A button labeled 'Invest in the lineup' is present.
- All investment options:** Your HSA investing choices include more than 10,000 mutual funds, individual stocks and bonds, Treasuries, CDs, options, and ETFs. A link 'Read more about your investment options' is provided, along with an 'Invest now' button.
- Invest your payroll contributions automatically:** Set up automatic investments to send some or all of your future contributions into mutual funds. Also, set or change your investment trigger. A button labeled 'Set up Automatic Investments' is highlighted with a red box.

Below these sections is a 'Want more help?' section with text: 'Want some help choosing investments for your HSA money? Answer a few questions in the Investment Review Tool, and we'll suggest mutual funds for you. These may include the Fidelity Freedom Funds, Fidelity Asset Manager Funds, and the **Fidelity HSA Funds to Consider**. If you received investment help within the last 30 days, your report will be available on the [Reports tab](#).' A 'Use the tool' button is located below this text.

At the bottom of the page, there is a link: 'View the results of our annual independent audit of our compliance with the Computer Model Exemption (CME) for investment advice tools.'

The Chevron Phillips Chemical logo is in the bottom right corner, with the tagline 'Performance by design. Caring by choice.'

Thank you!

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