

Visiting Your Doctor

Your annual physical exam is your opportunity each calendar year to complete a series of routine tests, sit down with your doctor to discuss your health status, and discuss actions you can take to improve or maintain it.

Even if you don't have any concerns to discuss with your doctor right now, developing a relationship with them through your annual physical exams will help later down the line if a health concern does arise.

Because your annual physical exam is considered preventive care, you typically pay nothing out of pocket for the service.

Making the Most Out of Your Annual Physical Exam

As part of DuPont's continuous investment in you and your family's total wellbeing, you can complete your annual physical exam during the 2024 program year to fast-pass your Healthy Incentive Credit in 2025. This means, if you complete your annual physical exam anytime between January 1, 2024, and September 30, 2024, you'll automatically reduce your DuPont Medical Plan premiums by \$480 in 2025.

Continue Your Wellness Journey

Engage throughout the year in healthy living activities such as yoga, meditation, financial education programs, free coaching, and much more to earn additional points towards Pulse Cash on the **Virgin Pulse platform**.

Understanding Preventive vs. Diagnostic Care

In talking with your doctor during your annual physical exam, it's important to understand the differences between preventive and diagnostic care, as this could impact your out-of-pocket costs.

Something to know:

The extent of 100% preventative care coverage varies between different employer plans from the ACA minimum coverages to a plan with additional preventative benefits, so your provider may not know the specific preventative care covered by the DuPont health plans.



Preventive care is designed to prevent future illnesses by detecting symptoms before they progress. This is done at your annual physical exam, which is covered at 100% through your DuPont Medical Plan.



Diagnostic care is designed to treat a known or a suspected problem, because of symptoms or abnormal tests results. Diagnostic care can arise during your annual physical exam, but not considered part of preventive care. This means, your usual coinsurance, copayment and deductibles will apply for the care associated with diagnostic treatment.

Here's an example of how preventive and diagnostic care differ while you're at your annual physical exam:



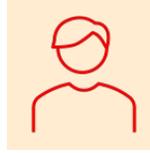
Sophia is a 42-year-old DuPont employee, enrolled in the Traditional Copay PPO medical plan.

Sophia feels confident about her health status. She schedules and attends her annual physical exam to check-in with her provider and to receive her Healthy Incentive Credit.

At her annual physical exam, her doctor recommends a routine preventive blood count (CBC) exam, to confirm Sophia's health status.

The routine CBC test is considered preventive care through Sophia's annual physical exam and will help give her physician a better understanding of his overall wellbeing, to prevent any illnesses from occurring in the future.

As a result, the CBC is considered preventive care. There will not be any out-of-pocket costs for Sophia to pay because of this test.



Mike is a 59-year-old DuPont employee, enrolled in the Core medical plan.

At his annual physical exam, Mike discusses his blood results from his previous visit and his history with pre-diabetes. His doctor schedules a blood sugar (A1C) test.

In this case, Mike's A1C test is considered diagnostic care. While it was requested during Mike's annual physical exam, the test was essential to monitor and treat an already identified condition. Mike will be subject to pay any out-of-pocket costs associated with this specific test.

Key Takeaways:

1. By talking with your doctor, understand which tests conducted during your annual physical exam will be considered preventive care.
2. Ensure that the provider you are using to conduct these tests (i.e., blood work) is in-network. If you aren't sure, ask your doctor to confirm or you can call Accolade at **877-383-4756**.
3. If diagnostic tests are involved in your annual physical exam, understand what they are and the out-of-pocket costs associated with them. Then, determine if you'd like to move forward. (Here's a tip: You can always schedule these services outside of your annual physical exam, if you'd like.)