



2021 Benefits at DuPont

For Active Full-Time and Part-Time Regular Employees in Puerto Rico

At DuPont, we're transforming to create a better now. That extends to our benefits, too! We believe your benefits should support you in all aspects of your life. We offer a variety of great benefits to help you and your loved ones stay well, make informed healthcare decisions, and keep medical expenses down. You also have access to valuable retirement savings and work-life benefits to help you and your family reach your financial and personal goals.

Finally, DuPont believes choosing and using your benefits should be easy. Our **DuPont Connection** website and Service Center are here to help. Whether you have questions about your options during enrollment, want to learn more about managing your benefits, or just need help with the enrollment process, answers and support are available online and by phone.

This brief summary highlights all of the benefits available to you at DuPont, and will help you prepare to enroll in benefits coverage.

New Hire? Welcome to DuPont!

You are eligible for DuPont's employee health and insurance benefits if you are:

- A regular, full-service employee of the DuPont U.S. region; or
- A regular, full-service employee of a participating DuPont subsidiary or joint venture.

Full-service employees are designated by the Company and regularly work at least 20 hours a week.

Additional eligibility rules apply, including for your spouse/domestic partner and dependents. You can learn more about these requirements on **DuPont Connection** (see page 8 for information on **DuPont Connection**).

If you don't enroll within 30 days of your hire date, you will be automatically enrolled in:

- **Medical:** Triple S medical coverage; employee-only coverage (premiums apply)
- **Prescription drug:** Abarca prescription drug plan; employee-only coverage (premiums included in medical coverage premiums)
- **Dental:** Standard Option, employee-only coverage (premiums apply)
- **Life and Accidental Death Insurance:** Employee Life Insurance and Accidental Death Insurance at 1x your salary (Company-paid)

How to Enroll in DuPont Benefits

You have 30 days from your date of hire to enroll in the health and insurance plans you want for the rest of the year. If you enroll within 30 days, the effective date for medical and dental coverage is your hire date (see **DuPont Connection** at <http://digital.alight.com/dupont> for other effective dates of coverage).

For 2021, you can choose your coverage and participate in:

- Health and insurance benefits:
 - Medical and prescription drug coverage
 - Dental coverage
 - Vision coverage
 - Employee Life and Dependent Life Insurance
 - Accidental Death Insurance and dependent coverage
- Other benefits for which you may be eligible — including benefits to help you save for retirement and the MetLife Legal Plan

You will receive information shortly after your hire date with instructions for enrolling through **DuPont Connection** at <http://digital.alight.com/dupont>. This website and the **DuPont Connection** Service Center at **1-833-253-7719** are available to you for additional information and tools to help you select the right benefits programs for you and your family.

Medical and Prescription Drug Coverage

2021 coverage for Puerto Rico employees is offered through:

- **Medical (including behavioral health/substance abuse):** Triple S
- **Prescription drug plan:** Abarca

You have access to a provider network for office visits, hospital care, prescription drug coverage, and more. Visiting in-network providers is preferred as your cost will be less. You may visit out-of-network providers, but it will cost you more. Check your provider before you receive services.

For full details about your medical and prescription drug benefits, such as copay and coinsurance amounts, and for a list of network providers, log on to the Triple S website at www.ssspr.com, or call Triple S at **1-787-774-6060**. (Although Abarca administers the prescription drug plan, the Triple S website and service center provide information about your prescription drug benefits.)

What You Will Pay

2021 Medical and Prescription Drug Plan Monthly Premiums ¹ Medical rates shown below do not reflect the \$50 tobacco user surcharge	
Coverage Levels	Monthly Premiums
You only	\$30
You + Spouse/Domestic Partner	\$60
You + Child(ren)	\$70
You + Family	\$85

1. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

Tobacco User?

Supporting DuPont's global tobacco-free policy, a \$50 monthly surcharge is added to your medical premiums if you are a tobacco user. You will be required to attest to your tobacco use during each Annual Enrollment period.

Employees hired during the plan year will not be assessed the tobacco surcharge for that year. Additionally, if your hire date is on or after July 1, the surcharge is waived for the following year — but you are still encouraged to take advantage of tobacco cessation resources offered through DuPont. These include:

- Tobacco cessation coaching; and
- Free prescription tobacco cessation medications through your medical and prescription drug coverage.

Dental Plan

You have the choice between two dental plan options administered by MetLife®. When you use benefits providers in the MetLife Preferred Dentist Program Plus (PDP Plus) network, you can limit your out-of-pocket costs.

	High Option	Standard Option
Coverage		
Annual deductible <i>Applies to restorative care only</i>	\$50 per person, up to a maximum of \$150 per family	\$50 per person, up to a maximum of \$150 per family
Diagnostic and Preventive Care <ul style="list-style-type: none"> • 2 regular cleanings per year or 4 periodontal cleanings with diagnosed condition (2 periodontal cleanings are in lieu of the 2 regular cleanings) • 2 routine exams per year • Dental X-Rays: <ul style="list-style-type: none"> – Bitewing X-Rays — One time per year – Whole mouth X-Rays — One time every 5 years 	Plan pays 100% ¹	Plan pays 100% ¹
Restorative Care Includes bridges, crowns, fillings, and other covered dental services. Coverage for dental prosthetic replacement is once every 7 years.	After the deductible, you pay 25% ²	After the deductible, you pay 50% ²
Annual Benefit Limit	\$2,000/person	\$1,250/person
Lifetime Orthodontic Limit³	\$1,500 per covered person, regardless of age	\$1,200/child (for children under age 19)
Monthly Premium⁴		
You Only	\$18	\$10
You + Spouse/Domestic Partner	\$33	\$20
You + Child(ren)	\$35	\$24
You + Family	\$55	\$36

1. For out-of-network claims, reasonable and customary (R&C) limits apply. R&C amounts are based on the 90th percentile, which means that 90% of providers in a geographic area charge no more than the R&C amount and 10% charge more.
2. The benefit for the Preferred Dental Provider Plus network dentist is determined on the network-negotiated amount. For out-of-network providers, R&C limits apply, where R&C amounts are based on the 90th percentile. Additional frequency limits may apply to certain covered services.
3. The lifetime orthodontic limit is a combined maximum for both options; however, the High Option provides an additional \$300 of lifetime coverage.
4. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

How to Find a PDP Plus Dentist

You can find PDP Plus dentists by visiting www.metlife.com/mybenefits, or by calling MetLife at **1-855-638-3944**. Using network dentists is recommended, but not required by the plan.

Vision Plan

A vision plan with comprehensive coverage is offered through VBA. To receive the highest level of coverage, you can choose a provider from the nationwide VBA network of more than 16,000 vision care providers. You can use VBA or non-VBA providers; however, VBA providers offer the best convenience, quality, and value.

	VBA Provider	Non-VBA Provider	Non-VBA Provider If No VBA Provider Within 20-Mile Radius
Vision Care Service			
Eye exam	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
Eyeglass lenses and/or frames (one time per year) — includes polycarbonate lenses, scratch-resistant coatings, solid and gradient tints, blended bifocals, progressive lenses (except digital), UV coatings, and trifocal lenticular	Plan pays 100% after \$20 copay (the \$20 copay applies to lenses or frames but not both; the frames are covered with a wholesale value of up to \$60 [approximately \$150-\$180 retail])	Plan pays: <ul style="list-style-type: none"> • Single vision: up to \$40 • Bifocal: up to \$50 • Trifocal: up to \$75 • Progressive: up to \$75 • Lenticular: up to \$100 • Frames: up to \$50 	Plan pays 100% after \$20 copay per person for the materials <ul style="list-style-type: none"> • Frames will be reimbursed up to \$130 • Additional Lens Options such as: 1 Yr. Scratch, UV Coatings, Polycarbonate Lenses, Progressives (except Digital) and Tints will be reimbursed in full
Cosmetic contact lenses (in lieu of glasses, including exam)	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost
VBA Vision-approved, medically necessary contact lenses (in lieu of glasses, including exam)	Plan pays 100% of R&C	Plan pays up to \$300	100% R&C
LASIK eye surgery	Up to \$250 allowance toward the total cost on both eyes, once every eight years		
Monthly Premiums¹			
You Only	\$8.46		
You + Spouse/Domestic Partner	\$14.70		
You + Child(ren)	\$14.70		
You + Family	\$21.78		

1. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

Additional VBA Benefits Are Available

LASIK eye surgery is available at a discount through TLC Laser Eye Centers® and QualSight® LASIK. (This is in addition to the LASIK eye surgery benefit shown in the table above.) Schedule a free LASIK eye surgery exam at a credentialed LASIK surgeon near you, and save up to 35% on the procedure. Call **1-877-437-6105** for information.

VBA also offers hearing benefits! Schedule a free hearing exam and save over 40% on premium aids with the latest technology through Your Hearing Network. For information, call **1-888-819-5333**.

How to Find a VBA Provider

Find a VBA provider by visiting www.vbaplans.com, or by calling **1-800-432-4966**.

Life Insurance

DuPont automatically provides you with basic life insurance coverage equal to your annual pay. You don't pay anything for this coverage, and you don't have to enroll to receive it. (Coverage over \$50,000 is subject to imputed income taxes.)

When you enroll in your benefits, you may choose to do the following:

- **Purchase more coverage:** You can buy additional life insurance coverage for yourself on an after-tax basis (subject to evidence of insurability), up to 8x your annual pay (including the 1x your annual pay provided by DuPont); or
- **Reduce your coverage to \$50,000:** You can do this only if your annual pay is over \$50,000. This option is offered at no cost, as a tax-free alternative to the Company-provided 1x pay coverage.

Spouse/Domestic Partner Life Insurance

You can choose from these life insurance coverage amounts for your spouse/domestic partner (evidence of insurability, or health information, may be required):

\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
\$200,000	\$250,000	\$300,000	\$350,000	\$400,000

Child Life Insurance

You can elect child life insurance for your eligible children (including your domestic partner's eligible children) in these amounts: \$5,000, \$10,000, or \$20,000 per child. The coverage amount you select covers each of your eligible children for that amount — regardless of the number of children you have.

There is no waiting period for newborn life insurance. Your newborn child will be automatically covered for \$5,000 for the first 31 days following live birth. Additionally, dual DuPont couples may both cover children up to a maximum of \$40,000 (up to \$20,000 of coverage per child is available to each employee).

Accidental Death Insurance

DuPont helps you protect yourself and your family from the financial hardships a serious accident can cause. You automatically have Company-paid Accidental Death Insurance coverage equal to 1x your annual pay. This coverage is in addition to your Employee Life Insurance benefit and pays a benefit to your beneficiaries if you die in an accident. Also, if you are permanently injured in an accident, a percentage is paid for specific losses, such as a limb or eyesight.

If you purchase additional Accidental Death Insurance for yourself, you can also purchase coverage for your spouse/domestic partner and/or eligible children.

Coverage For:	Option A	Option B	Option C	Option D
You only	\$500,000	\$250,000	\$100,000	\$50,000
You / your spouse or domestic partner	\$500,000/ \$300,000	\$250,000/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
You / each eligible child	\$500,000/ \$100,000	\$250,000/ \$50,000	\$100,000/ \$25,000	\$50,000/ \$10,000
You / your spouse or domestic partner / each eligible child	\$500,000/ \$300,000/ \$100,000	\$250,000/ \$150,000/ \$50,000	\$100,000/ \$50,000/ \$25,000	\$50,000/ \$25,000/ \$10,000

Not Sure How Much Coverage You Need?

Visit Securian Financial's life insurance estimating calculator tool at www.LifeBenefits.com/insuranceneeds. No user ID or password is required.

Cover Your Domestic Partner?

For your domestic partner or child of a domestic partner to qualify as your beneficiary, he or she **must** be specifically designated as a life insurance beneficiary by you. Default payment rules do not apply to domestic partners or children of domestic partners.

MetLife Legal Plan

This benefit provides representation for a range of legal concerns, including money matters, home and real estate, estate planning, family and personal matters, civil lawsuits, elder care, and traffic and criminal matters. Services are provided by a nationwide network of attorneys, at no additional cost to you.

You can choose from two coverage levels: coverage for just yourself, or coverage for you and your family. You'll pay for this coverage through after-tax payroll deductions.

You can enroll in (or change) coverage on **DuPont Connection** during your new hire enrollment period, during future Annual Enrollment periods, or if you experience a qualifying life event during the year.

MetLife Legal Plan Rates¹ (monthly premiums)

Coverage For:

You Only	\$13.75
You + Family	\$19.75

1. Premiums are shown on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

More information can be found on **DuPont Connection** in the Benefits Library.

Other Benefits

Please visit HR Direct for additional information about benefits available to you.

DuPont Puerto Rico Savings and Investment Plan (SIP)

To help you save for a financially secure retirement, you are automatically enrolled in this plan after your hire date so that you can begin to receive a discretionary per-pay-period Retirement Savings Contribution equal to 3% of your eligible pay.

When you're enrolled in the plan, and have made contribution elections, you will receive a 100% Company match on your contributions, up to 6% of your eligible pay. Plan participants may contribute any percent (in 1% increments) of before-tax contributions, up to a specified maximum dollar amount established by the Internal Revenue Service (IRS) per calendar year. In addition, plan participants can make after-tax contributions of 1% to 10% (in increments of 1%). The Company match is vested 100% immediately, and the Company Retirement Savings Contribution is vested after completing three years of service.

You will be provided with a choice of investment options — including information on how to enroll/change your contributions. If you have questions, you can reach Merrill Benefits OnLine® at www.benefits.ml.com, or 1-877-337-5267.

Additional Benefits

- Holidays (*schedule of designated holidays differs across locations*)
- Vacation
- Short-Term Disability or Sick Time
- Long-Term Disability
- Military Duty Leave
- Family Leave
- Maternity Leave (*under the Short-Term Disability Plan — 12 weeks*)
- New Parent Leave (*for birth or adoption — 4 weeks*)
- Adoption Assistance
- Jury Duty Leave
- Bereavement Leave
- Service Awards
- Learning and Development Programs
- Tuition Reimbursement
- Dependent Care for Business Travel
- Employee Assistance Program (EAP)
- Milk Stork — a breast milk delivery service for nursing moms who travel

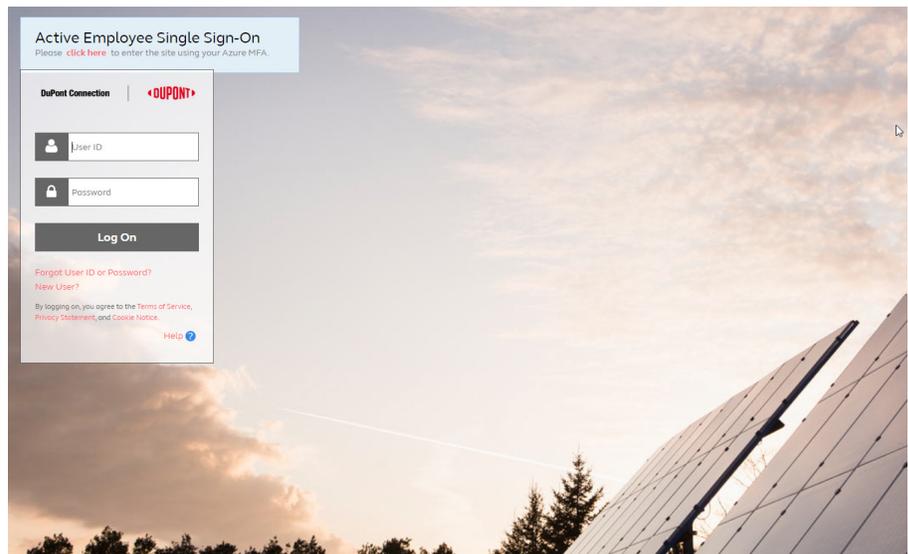
DuPont Connection: Your 24/7 Benefits Resource

The **DuPont Connection** website is your go-to place for benefits. It is easy to use, is secure, and gives you control when it comes to learning about and acting on your benefits. The site is available 24 hours a day, 7 days a week from any computer with Internet access.

Use **DuPont Connection** to:

- Enroll in your health and insurance benefits and update your eligible dependents;
- Review and update your life insurance beneficiaries;
- Link and connect to other benefit resources, such as your medical plan carrier; or
- Make changes to your benefit elections when you have a qualifying life event during the year (for example, you get married or have a baby).

If you prefer, you can call the **DuPont Connection** Service Center to speak directly to a specially-trained representative about your health and insurance benefits. Representatives are available from 9:00 a.m. to 6:00 p.m., Eastern Time (ET).



Online: <http://digital.alight.com/dupont>

DuPont Connection Service Center: 1-833-253-7719

Any descriptions of benefit plans contained in this document provide only general information. Employees should refer to the plan document and summary plan description of the applicable plans for a more complete description of the plans' terms. If there is any conflict between (a) the information provided in this document, and/or any other oral or written representations made by anyone regarding a plan, and (b) the legal documents of a plan (including the plan document or summary plan description for the applicable plan), the plan legal documents will govern. DuPont reserves the right to amend, modify, or terminate any compensation or benefit program at any time. This document does not create any third-party beneficiary rights or alter one's status as an "at will" employee of DuPont, as applicable. It does not alter one's terms or conditions of employment with DuPont in any way. This document is subject to applicable laws and applicable collective bargaining agreements and collective bargaining obligations.

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