

Benefits News

For Heritage DuPont Employees in the Specialty Products Division

As an employee going to the new DuPont, you'll experience very few changes to your benefits because of the spin. We've been working hard behind the scenes to make this a smooth transition for you.

Here's what you can expect:

Retirement Savings Plan (RSP) and Puerto Rico Savings and Investment Plan (SIP) – The new DuPont will have savings plans that are identical to the heritage DuPont plans. Your account balance, investment choices, contribution elections, and loans will all be transferred to the respective new plan. You will not be eligible to take a distribution from the plan at spin unless otherwise eligible under existing plan rules. A special website has been created at <https://go.ml.com/DuPontCortevaRetirementPlans> to keep you informed about:

- The new DuPont plans and their investment options and services;
- The transition of your RSP or SIP account to the new DuPont plan, which will require a brief blackout period when your account will be unavailable for certain transactions; and
- How investments in employer stock will be handled in your account (applicable to RSP only).

BeneFlex Health and Welfare benefits – Your medical, dental, vision, life insurance, and other BeneFlex benefits will continue after June 1, 2019. Benefits choices continue through the end of the year, unless you experience a Qualifying Life Event – such as getting married or having a child – and need to make changes.

Benefit ID cards – You will receive new medical, prescription drug, and dental ID cards in mid- to late June (employees in Puerto Rico and Hawaii will not receive new medical/prescription drug ID cards). Notify your providers of your new ID card numbers as soon as you receive them.

For Aetna medical coverage:

- **Your current ID card will not work after May 31.** Aetna expects to mail new ID cards the first week of June. Until you receive your new ID card, information will be available as follows:

- **Obtain a new Digital ID card on Aetna Navigator or the Aetna Health app by June 1, 2019.**

- When you log in to Aetna Navigator, you will see “Choose Your View.” Beginning June 3, 2019, select “DuPont Specialty Products, LLC” instead of “E. I. du Pont de Nemours and Company”
- Click on “View Member ID cards” to view/print your new Member ID card
- Or you can call Aetna Concierge at 1-866-603-9957 to obtain your new ID information beginning June 1.

- Deductible and out-of-pocket maximum balances will be transferred to your account in mid/late June.

For Highmark medical coverage:

- Your current Highmark ID card will continue to work. While your group number will change, your Unique Member Identifier (ID number) will not change. Should your provider need assistance when filing a claim after June 7, they should call Highmark's DuPont Dedicated Unit at 1-833-250-3392 after June 1.
- You can print additional ID cards by visiting www.highmarkbcbsde.com or call Highmark at 1-833-250-3392 with any questions or for assistance.

- Deductible and out-of-pocket maximum balances will be transferred to your account in mid/late June.

For CVS Caremark Prescription Drug coverage:

- Your current CVS ID card will continue to work. You can print additional ID cards by registering online at www.caremark.com or call CVS Caremark at 1-844-212-8696 with any questions or assistance.

For MetLife Dental coverage:

- Your current MetLife ID card will continue to work. Your ID card includes a MetLife generated alternate ID number that can be used when submitting dental claims or pre-treatment estimates or when contacting MetLife about your benefits.
- If you need additional ID cards, you can go to <https://metlife.com/mybenefits> to print them.
- Deductibles, annual benefit maximums, and lifetime orthodontia maximum balances will be transferred to your account in mid/late June.

Vacation and Holidays – Your paid time off won't be impacted by the spin. All your accrued, unused vacation will transfer over from the heritage DuPont to the new DuPont. No balances will be paid out, including any frozen “2014 grandfathered vacation” that you may have due to the spin.

Disability and Leaves – Your new DuPont disability and leave benefits will pick up right where your heritage DuPont benefits left off. If you're out on disability leave on May 31, 2019, your claim will continue to be managed just as it was on the day before spin.

Pension and Retiree Medical, Dental and Life Insurance Benefits – As communicated on November 1, 2018, the heritage DuPont U.S. pension and retiree benefit obligations (retiree medical, dental and life insurance plans) will be assumed fully by Corteva Agriscience™ following the separation of the Specialty Products and Agriculture Divisions.

Employees who participate in the Pension and Retirement Plan should have received an email from HR Direct with a link to presentations on www.dupontbenefits.com (under the "Pension and Retirement Plan Information" tile) outlining how to access your benefits after the spin. We encourage you to review the presentation and understand your options regarding these benefits. If you are unsure if you participate in the pension plan, please call 1-800-775-5955.

Pay close attention to the sections on:

- **Pension benefits** – you may be able to start receiving your pension while you continue to work at DuPont.

For those employees also eligible for retiree medical, dental and/or life insurance:

- **Retiree medical and dental** – these benefits are put on hold until you leave DuPont. You must call Corteva within 60 days of your termination of employment from the new DuPont or loss of eligibility from other group coverage (such as coverage offered through another employer) in order to activate your coverage.
- **Retiree life insurance:**
 - If you're under age 65** and eligible for retiree life insurance on May 31, 2019, effective June 1, 2019:
 - You will automatically be enrolled in retiree life insurance coverage for \$10,000 at no cost to you.
 - You will also automatically be enrolled in supplemental retiree life insurance (equal to the amount of supplemental life insurance coverage you had as an active employee on May 31, 2019).

Premiums for supplemental coverage will begin on June 1, 2019, and will be deducted from your pension payment, or, if you are deferring your pension, you will automatically be direct-billed by Corteva Connection.

- Corteva Connection will send you an Enrollment Worksheet at the beginning of June. You may call Corteva Connection at 1-800-775-5955 at any time to decline/reduce retiree supplemental coverage.
- Once retiree supplemental coverage is declined, you will need to provide Evidence of Insurability (proof of good health) to reinstate coverage in the future, if available.
- **If you're age 65 or older** and eligible for retiree life insurance on May 31, 2019, effective June 1, 2019:
 - You will automatically be enrolled in retiree life insurance coverage for \$10,000 at no cost to you.
 - If you have BeneFlex supplemental life insurance as an active employee, it will **NOT** automatically carry over to supplemental retiree life insurance coverage.
 - Corteva Connection will send you an Enrollment Worksheet at the beginning of June. **You must call Corteva Connection at 1-800-775-5955 by July 1, 2019, to enroll in retiree supplemental coverage.** If you do not enroll, you will be considered to have declined retiree supplemental coverage.
 - Once retiree supplemental coverage is declined, you will need to provide Evidence of Insurability (proof of good health) to reinstate coverage in the future, if available.

Beneficiary Designations – Named beneficiary designations will automatically carry over from your heritage DuPont benefit plans to your new DuPont benefit plans. However, we strongly encourage you to review and make new beneficiary designations, if appropriate, for your life insurance, Retirement Savings Plan and Health Savings Account benefits. It's a good practice to review and refresh your beneficiary designations every few years.

The new DuPont will continue to deliver benefits that support your well-being. If you have questions regarding your benefits, please call DuPont Connection at 1-800-775-5955 before June 1, 2019. Beginning June 1, 2019, DuPont Connection can be contacted at 1-833-253-7719 and Corteva Connection can be contacted at 1-800-775-5955.