



# 2019 Benefits at DuPont

## For Active U.S. Full-Time and Part-Time Regular Employees

At DuPont, we believe your benefits should give you the freedom to choose the coverage you need, while emphasizing a shared commitment to healthier living. We also believe choosing and using your benefits should be easy.

Our health and insurance benefits program gives you flexibility in coverage options, and valuable tools and resources to help you make smart health care decisions all year. And, our **DuPont Connection** website and Service Center are available to help you learn about and manage your benefits.

Additionally, through DuPont, you have access to valuable retirement savings and work-life benefits to help you and your family reach your financial and personal goals.

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 11 for information on **DuPont Connection**).

### If you don't enroll within 31 days of your hire date, you will be automatically enrolled in:

- **Medical:** Core Option, employee-only coverage (premiums apply); no Company contribution to the HSA (until you certify HSA eligibility, and then your Company contribution will be prorated based on your hire date)
- **Dental:** Standard Option, employee-only coverage (Company-paid)
- **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 31 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 31 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 2019, you can choose your coverage and participate in:

- Health and insurance benefits:
  - Medical coverage
  - Dental coverage
  - Vision coverage
  - Health Savings Account (HSA)
  - Limited Purpose Flexible Spending Account (FSA) (for dental and vision expenses)
  - Dependent Care FSA
  - 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

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** (after June 1) are available to you for additional information and tools to help you select the right benefits programs for you and your family.

# Health and Insurance Benefits

## Medical Plan

You can choose to be covered by one of two medical plan options, both of which automatically come with prescription drug and mental health/chemical dependency coverage. Both options also include a Health Savings Account (HSA), if you certify on **DuPont Connection** when you enroll that you meet the HSA eligibility requirements. Your carrier will be either Aetna or Highmark Blue Cross Blue Shield, based upon your home address.

	Core Option		Premium Saver Option	
	In-network	Out-of-network	In-network	Out-of-network
<b>Preventive care</b> <i>(coverage follows the standard preventive care guidelines of the Patient Protection and Affordable Care Act; includes prescription drugs classified by the guidelines as preventive)</i>	100% paid; no deductible	100% paid; reasonable and customary (R&C) as applicable; no deductible	100% paid; no deductible	100% paid; reasonable and customary (R&C) as applicable; no deductible
<b>Annual deductible</b> <i>(applies to medical, mental health/chemical dependency, and prescription drug expenses combined)</i>	\$1,400 individual/ \$2,800 other coverage levels	\$2,500 individual/ \$4,000 other coverage levels	\$2,800 individual/ \$5,600 other coverage levels	\$3,500 individual/ \$6,000 other coverage levels
<b>DuPont HSA contribution</b> <i>(subject to eligibility)</i>	\$600 individual/ \$1,200 other coverage levels		\$600 individual/ \$1,200 other coverage levels	
<b>Coinsurance for medical services</b> <ul style="list-style-type: none"> <li>• Office visits (includes mental health visits administered by ComPsych)</li> <li>• Chiropractic care (\$1,000 annual limit)</li> <li>• Labs/X-Rays</li> <li>• Hospitalization/surgery</li> </ul>	You pay 20% after deductible	You pay 40% after deductible	You pay 20% after deductible	You pay 40% after deductible
<b>Prescription drugs</b> (applies to retail [up to two fills] and mail order) <sup>1</sup>				
Generic	No charge after meeting the deductible		No charge after meeting the deductible	
Brand formulary (preferred)	You pay 25% coinsurance after deductible; \$125 maximum <sup>2</sup>		You pay 25% coinsurance after deductible; \$125 maximum <sup>2</sup>	
Brand non-formulary (non-preferred)	You pay 45% coinsurance after deductible; \$250 maximum <sup>2</sup>		You pay 45% coinsurance after deductible; \$250 maximum <sup>2</sup>	
Maintenance medications filled more than two times at a retail pharmacy other than CVS	You pay 45% coinsurance; no maximum <sup>3</sup>		You pay 45% coinsurance; no maximum <sup>3</sup>	
<b>Out-of-pocket maximum</b> (applies to both medical and prescription drug expenses combined) <sup>4</sup>				
<b>Individual</b>	\$5,000	No limit	\$6,000	No limit
<b>Other coverage levels</b> <i>(combined family out-of-pocket maximum)</i>	\$10,000 (limited to \$5,000 for any one family member)		\$12,000 (limited to \$6,000 for any one family member)	

1. If you purchase a brand-name drug for which a generic equivalent is available, you will be responsible for paying the difference in costs between the two drugs. Additionally, prescription drugs purchased out-of-network are subject to reasonable and customary (R&C) limits.

2. Applies before and after deductible is met when a generic equivalent is not available (e.g. contains the same active ingredients in the same strength). If a generic equivalent is available, you will pay the difference between the generic and brand cost; coinsurance will not apply.

3. The coinsurance you pay for maintenance medications filled more than two times at a retail pharmacy other than CVS does not apply toward the deductible and out-of-pocket maximum. Even if you've reached your deductible and out-of-pocket maximum, coinsurance for maintenance medications filled more than twice at a retail pharmacy other than CVS will still apply.

4. The out-of-pocket maximum does not apply to infertility services. There is an infertility lifetime maximum benefit per family (including males and females) of \$15,000 for medical and \$10,000 for prescription drugs.

## Monthly Medical Plan Premiums

	Core Option		Premium Saver Option	
<b>Medical plan monthly premiums<sup>1</sup></b>				
<b>Coverage Levels</b> <i>NOTE: Medical rates do not reflect the \$50 tobacco user surcharge</i>	Without \$40 Monthly Healthy Incentive Credit	<b>With \$40 Monthly Healthy Incentive Credit</b>	Without \$40 Monthly Healthy Incentive Credit	<b>With \$40 Monthly Healthy Incentive Credit</b>
<b>You only</b>	\$80	\$40	\$55	\$15
<b>You + Spouse</b>	\$185	\$145	\$115	\$75
<b>You + Child(ren)</b>	\$130	\$90	\$90	\$50
<b>You + Family</b>	\$230	\$190	\$150	\$110

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

## What You Pay

### HEALTHY INCENTIVE CREDIT

The Healthy Incentive Credit reduces your medical plan premiums each month. It is available to active, U.S. benefit-eligible employees (not spouses/domestic partners or dependents) ages 18 and over, who enroll in the medical plan and complete the steps required to earn the credit.

Employees hired during the plan year will automatically receive the Healthy Incentive Credit for that year. Additionally, employees hired on or after July 1, 2019, will automatically begin to receive the \$40 monthly 2020 Healthy Incentive Credit upon electing medical coverage through DuPont. In future years, you will be required to complete certain steps to earn the credit.

### 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, 2019, the surcharge for 2020 is waived — but you are still encouraged to take advantage of tobacco cessation resources offered through DuPont. These include:

- Tobacco cessation coaching;
- Free prescription tobacco cessation medication as part of the medical plan (call CVS Caremark at **1-844-212-8696** or log on to **www.caremark.com** to learn more); and
- Up to six free Employee Assistance Program (EAP) sessions per year to help you manage emotional issues that you may experience while you are trying to quit.

## To Find a Network Doctor

If DuPont Connection shows that your carrier is:	Go to:
<b>Aetna</b>	<ul style="list-style-type: none"> <li>• Go to <b>www.aetna.com/docfind</b></li> <li>• Register, log in (once registered), or continue to the site as a guest</li> <li>• If using the site as a guest, enter your ZIP code</li> <li>• Follow the prompts and select "Aetna Choice POS II (Open Access)" as the network name (this is the name of the Aetna network — not your DuPont medical plan option)</li> </ul>
<b>Highmark BCBS</b>	<ul style="list-style-type: none"> <li>• Go to <b>www.highmarkbcbsde.com</b></li> <li>• Click "Find a Doctor or Rx"</li> <li>• Click "Find a Doctor, Hospital or other Medical Provider"</li> <li>• Under "Pick a plan," type "DUP" in the "Enter the first three letters of your member ID" field</li> <li>• Then, search by name, specialty, or condition</li> </ul>

## Prescription Drug Coverage

If you elect medical coverage, you will be automatically enrolled in prescription drug coverage administered through CVS Caremark. Your prescription drug costs will depend on if you choose to purchase drugs at retail or mail order, an in-network or out-of-network pharmacy, and the category of the drug on the CVS Caremark drug list (also called a formulary).

### ABOUT CVS SPECIALTY: YOUR SPECIALTY MEDICINE PHARMACY

CVS Caremark manages specialty medications through CVS Specialty.

If your doctor prescribes a specialty medicine, call CVS Specialty at **1-800-237-2767** to confirm your coverage and buy your medicine directly through CVS Specialty.

**You will pay the full retail cost for any specialty medicine you don't buy through CVS Specialty or at a CVS retail location, including specialty medicine ordered in your doctor's office.** If you buy your specialty medicine at a retail pharmacy other than CVS, you'll need to show your regular prescription plan ID card. The pharmacist will receive a message indicating the drug is not covered at a retail pharmacy, along with instructions for you to contact CVS Specialty. If you complete the prescription fill at a retail pharmacy, you will be responsible for 100% of the pharmacy cost for that medicine — and it will not apply to your deductible and out-of-pocket maximum.

## Mental Health and Chemical Dependency Treatment and the Employee Assistance Program (EAP)

DuPont has established the Employee Assistance Program (EAP) to provide assessment, evaluation, and referral for mental health and chemical dependency treatment for you and your covered dependents.

ComPsych is the administrator of the EAP. For participants in the Core and Premium Saver PPO medical plans, ComPsych also administers your mental health and chemical dependency coverage —not your medical carrier (Aetna or Highmark BCBS).

**For all benefit-eligible employees and their dependents, six free EAP counseling sessions apply to each unique situation per year that is assessed by the EAP as a short-term counseling need.** If additional care is needed beyond the six free EAP sessions, you may be eligible to continue treatment under your DuPont medical plan coverage.

## Health Savings Account (HSA)

The HSA is a bank account opened in your name through Bank of America when you enroll in the Core or Premium Saver medical plan option and verify your eligibility when you enroll. DuPont contributes to your HSA, and so can you. The more you contribute from your paycheck on a tax-free basis, the more you can save to use toward medical expenses in the future. Remember to consider any contributions made with a previous employer during the same calendar year to ensure you do not contribute more than the Internal Revenue Service (IRS) maximums and incur penalties.

For 2019, after DuPont's contribution you can contribute up to:

- \$2,900 if you cover just yourself (for a total of \$3,500 in 2019);
- \$5,800<sup>1</sup> if you cover more than yourself (for a total of \$7,000 in 2019); and
- An additional \$1,000 if you are or are turning age 55 or older in 2019.

**Note:** Your employer and any employee HSA contributions will begin with your first pay statement in the month following your medical elections. Contributions will post to your account shortly after they show on your pay statement.

Use your personal and Company contributions to pay for any expenses that are applied toward your deductible or out-of-pocket maximum (for example, doctor office visits or prescription drug coinsurance amounts) or — since the money rolls over each year — save it for future eligible medical expenses. Check with your tax advisor for additional tax requirements.

1. Includes any contributions made by your spouse/domestic partner, assuming your domestic partner qualifies as a tax dependent.

## How to Contact CVS Caremark

Visit the CVS Caremark website at [www.caremark.com](http://www.caremark.com) or call CVS Caremark at **1-844-212-8696** for more information.

## About Specialty Medicines

Specialty medicines are drugs that are used to treat complex conditions, such as anemia, growth hormone deficiency, hemophilia, hepatitis C, high cholesterol, multiple sclerosis, and rheumatoid arthritis.

Whether they're administered by a health care professional, self-injected, or taken by mouth, specialty medicines require special handling. These drugs are complex to use and expensive, and your therapy could require frequent adjustments to your doses and intensive clinical monitoring.

## How to Contact ComPsych

You can contact ComPsych by visiting [www.guidanceresources.com](http://www.guidanceresources.com), or by calling **1-800-435-7266**. The access code is DUPONTEAP.

When you call ComPsych, you will speak with an EAP consultant. The consultant will confidentially assess your situation and, if necessary, refer you to an EAP network provider who will meet your needs.

## Learn More

Learn more about the DuPont HSA through Bank of America, the HSA administrator, at <https://myhealth.bankofamerica.com>, or **1-877-319-8115**.

## Other Resources

### Teladoc

Teladoc provides access to a national network of U.S. board-certified doctors by phone (and online in certain locations), 24 hours per day, 7 days a week. The service is offered as part of your medical coverage, and you should register for Teladoc as soon as your coverage takes effect so that you are all set when you are not feeling well. Simply set up an account with Teladoc at [www.teladoc.com/dupont](http://www.teladoc.com/dupont).

Then, when you need help, request a consultation. A doctor can help virtually diagnose and recommend a course of treatment for non-emergency medical problems, such as ear infections, sinus problems, or flu symptoms. In many locations, your Teladoc physician can even call in a prescription to your pharmacy if necessary.

At \$40 per visit, a Teladoc doctor is significantly less expensive than urgent care and emergency room visits, and the charges are applied to your medical plan deductible. Once you meet your medical deductible, each appointment costs even less.

You can also contact Teladoc at **1-800-TELADOC** (1-800-835-2362).

### Castlight

When you need care, use Castlight™ to research the costs different providers charge so that you don't spend more than you have to.

Additionally, with Castlight you can:

- Keep all your health care resources (primary care providers, closest urgent care center, imaging and lab resources, pharmacies, dental care providers, insurance cards, HSA information, and benefit coverage information) accessible in one place.
- Find a doctor or dentist, and view quality reviews and qualifications.

Castlight connects with your medical, prescription drug, and dental carriers to incorporate your plan option, deductible, and out-of-pocket maximum so that you can estimate your expenses and see a full spectrum of your health care and resources.

It's all available at the touch of a button via the Castlight smartphone app, which you can download from your phone's app store. Or, visit Castlight directly at [www.mycastlight.com/dupont](http://www.mycastlight.com/dupont).

Be assured that your information is protected — Castlight will never share any personal details about your health with DuPont.

### Count on ComPsych GuidanceResources®

In addition to providing mental health and chemical dependency coverage, ComPsych GuidanceResources offers support, resources, and information for personal and work-life issues. It's a Company-sponsored program, confidential, and provided at no cost to you and your dependents.

Log on to [www.guidanceresources.com](http://www.guidanceresources.com) (use the access code "DUPONTEAP") for expert information on your relationships, work, school, children, wellness, legal, financial, free time, and more. You'll find timely articles, HelpSheets<sup>SM</sup>, tutorials, streaming videos, self-assessments, and even an "Ask the Expert" link for personal responses to questions you might have on a variety of topics.

GuidanceResources also offers free access to the Working Advantage members-only program. This unique program gives you access to exclusive discounts and special offers to theme parks, shopping, movie tickets, hotels, Broadway shows, and much more, with savings up to 60% off!

Additionally, give GuidanceResources a call at **1-800-435-7266** (access code: "DUPONTEAP") for support with confidential counseling needs, financial information and resources, legal support, and work-life help, including qualified referrals and customized resources for child and elder care, moving and relocation, making major purchases, college planning, pet care, home repair, and more.

## 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
<b>Coverage</b>		
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
<b>Diagnostic and preventive care</b> <ul style="list-style-type: none"> <li>• 2 regular cleanings per year or 4 periodontal cleanings with diagnosed condition (2 periodontal cleanings are in lieu of the 2 regular cleanings)</li> <li>• 2 routine exams per year</li> <li>• Dental X-Rays:               <ul style="list-style-type: none"> <li>– Bitewing X-Rays — One time per year</li> <li>– Whole mouth X-Rays — One time every 5 years</li> </ul> </li> </ul>	Plan pays 100% <sup>1</sup>	Plan pays 100% <sup>1</sup>
<b>Restorative care</b> Includes bridges, crowns, fillings, and other covered dental services	After the deductible, you pay 25% <sup>2</sup>	After the deductible, you pay 50% <sup>2</sup>
<b>Annual benefit limit</b>	\$2,000/person	\$1,100/person
<b>Lifetime orthodontic limit<sup>3</sup></b>	\$1,500 per covered person, regardless of age	\$1,200/child (for children under age 19)
<b>Monthly Premium<sup>4</sup></b>		
<b>You only</b>	\$18	No premium cost (no deductions from your paycheck)
<b>You + Spouse/Domestic Partner</b>	\$33	
<b>You + Child(ren)</b>	\$35	
<b>You + Family</b>	\$55	

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](http://www.metlife.com/mybenefits), by calling MetLife at **1-855-638-3944**, or by searching Castlight at [www.mycastlight.com/dupont](http://www.mycastlight.com/dupont). 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 35-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"> <li>• Single vision: up to \$40</li> <li>• Bifocal: up to \$50</li> <li>• Trifocal: up to \$75</li> <li>• Progressive: up to \$75</li> <li>• Lenticular: up to \$100</li> <li>• Frames: up to \$50</li> </ul>	Plan pays 100% after \$20 copay per person for the materials <ul style="list-style-type: none"> <li>• Frames will be reimbursed up to \$130</li> <li>• Additional Lens Options such as: 1 Yr. Scratch, UV Coatings, Polycarbonate Lenses, Progressives (except Digital) and Tints will be reimbursed in full</li> </ul>
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
Monthly Premiums <sup>1</sup>			
<b>You only</b>	\$8.46		
<b>You + Spouse/Domestic Partner</b>	\$14.70		
<b>You + Child(ren)</b>	\$14.70		
<b>You + Family</b>	\$21.78		

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

### HOW TO FIND A VBA PROVIDER

Find a VBA provider by visiting [www.vbaplans.com](http://www.vbaplans.com), or by calling **1-800-432-4966**.

## Flexible Spending Accounts (FSAs)

### LIMITED PURPOSE FSA

A Limited Purpose FSA lets you pay for eligible **dental and vision** expenses **only** with money you set aside from your paycheck on a before-tax basis — from \$120 up to a maximum contribution of \$2,650 per year.

### DEPENDENT CARE FSA

With a Dependent Care FSA, you can set aside tax-free money to pay for day care for your child who is under the age of 13 or for a spouse/domestic partner or dependent age 13 or over who is not able to take care of him/herself. You may contribute up to \$5,000 per year, depending on your tax status.

Learn more about the DuPont FSA options through Bank of America, the FSA administrator, at <https://myhealth.bankofamerica.com>, or **1-877-319-8115**.

## 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. (Company-paid 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:** You can purchase coverage equal to \$10,000 or \$50,000 and receive employee life insurance (ELI) cash (also referred to as ELI credit) in your paycheck.

### 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 dependent 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).

## Attention FSA Participants: Domestic Partners Must Be Dependents

You cannot claim health care or dependent care expenses for a domestic partner or a domestic partner's child(ren) unless they are considered by the IRS to be your dependents.

## 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.



## 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
<b>You only</b>	\$500,000	\$250,000	\$100,000	\$50,000
<b>You / your spouse or domestic partner</b>	\$500,000/ \$300,000	\$250,000/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
<b>You /each eligible child</b>	\$500,000/ \$100,000	\$250,000/ \$50,000	\$100,000/ \$25,000	\$50,000/ \$10,000
<b>You / your spouse or domestic partner / each eligible child</b>	\$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](http://www.LifeBenefits.com/insuranceneeds). No user ID or password is required.

## Vacation and Holidays

Vacation is administered on a calendar-year basis. You will accrue a consistent number of vacation hours each month based on the years of service you will have in the current year.

The Company's schedule of designated and personal holidays differs across locations. Check with your manager or HR Department for details.

Years of Service	Number of Vacation Days per Year <sup>1</sup>	Monthly Accrual Hours <sup>1</sup>
1 - 5	15	10
6	16	10.67
7	17	11.33
8	18	12
9	19	12.67
10	20	13.33
11	21	14
12	22	14.67
13	23	15.33
14	24	16
15 and Higher	25	16.67

1. Assumes a 40-hour work schedule; regular employees working part-time or a reduced schedule will receive a pro-rated number of days/monthly accrual.

## Other Benefits

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

### Short-Term Disability (STD)

While you are expected to be at work when scheduled, we know there may be times when you may not be able to work due to illness or injury. Our STD program covers sick time, and for disabilities other than maternity, will provide 100% of regular pay during weeks 1 through 8. This benefit reduces to 70% of regular pay during weeks 9 through 26.

### DuPont Retirement Savings Plan (RSP)

To help you save for a financially secure retirement, you are automatically enrolled in this plan approximately 60 days after your hire date at a contribution rate of 6% of your eligible pay. In addition, all eligible employees automatically receive an additional discretionary monthly Retirement Savings Contribution of 3% of your eligible pay.

When you're enrolled in the plan, you can receive a 100% Company match on your contributions, up to 6% of your eligible pay. Plan participants may contribute any percent up to 90% of eligible pay, subject to the annual IRS maximum. Your personal contributions and Company match are vested at 100% on your eligibility date in the plan, and the Company Retirement Savings Contribution is vested after completing three years of service.

You will be provided with a choice of investment options through Merrill Lynch — including information on how to enroll/change your contributions. You can reach Merrill Lynch Benefits OnLine® at [www.benefits.ml.com](http://www.benefits.ml.com) or **1-877-337-5267**.

### Additional Benefits

- 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 — four weeks*)
- Adoption Assistance
- Paid Adoption Leave
- Jury Duty
- Bereavement Leave
- Survivor Support Program
- Service Awards
- Learning and Development Programs
- Tuition Reimbursement
- Dependent Care for Business Travel

## Benefits for Employees on International Assignment

Special benefits coverage is offered to employees on International Assignment.

You will receive information about this coverage if it applies to you.

# 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;
- Access tools to help you compare, choose, and make the most of your health and insurance benefits;
- 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 (after June 1)**

This summary provides a quick, easy-to-understand outline of your Plan options. DuPont has made every effort to ensure that this accurately reflects the plan documents and contracts. However, if there is any conflict or inconsistency between this summary and those documents or contracts, the documents or contracts will govern. DuPont reserves the right to change, modify, or discontinue at its discretion any of the plans, programs, or services described in this summary.

If you are in a collective bargaining unit, the benefits described are subject to existing provisions in the collective bargaining agreements and subject to meeting any bargaining obligation.

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