

# Transition Guide for Incoming Dow Employees

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



## Welcome to Corteva Agriscience™ or the new DuPont!

The Company believes your benefits should give you the freedom to choose the coverage you need, while emphasizing a shared commitment to healthy living. We also believe that choosing and using your benefits should be easy.

That’s why our BeneFlex health and insurance benefits program offers a variety of options, along with useful tools and resources to help you make smart health care decisions all year. You also have access to valuable retirement savings and work-life benefits to help you and your family reach your financial and personal goals. And, the **DuPont Connection** website and Service Center will be available to help you learn about and manage your benefits once you join the Company.

This transition guide summarizes the benefits available to you at the Company, and will help you prepare to enroll in BeneFlex benefits coverage. A comprehensive list of FAQs, along with the 2019 BeneFlex Enrollment Guide, are additional resources available on [www.dupontbenefits.com](http://www.dupontbenefits.com) under the “Welcome Dow Employees! Get to know about your new Company benefits” tile to help you understand your new benefit programs.

### Your Eligibility

You are eligible for the Company’s employee health and insurance benefits if you are a regular employee who works at least 20 hours a week.

## What’s Inside

- Dow Benefits Transition Details..... 2
- How and When You Must Enroll in the Company’s BeneFlex Benefits Program ..... 3
- BeneFlex Benefits..... 4
  - Medical Plan ..... 4
  - Prescription Drug Coverage ..... 6
  - Mental Health and Chemical Dependency Treatment and the Employee Assistance Program (EAP) ... 7
  - Health Savings Account (HSA)..... 8
  - Dental Plan .....10
  - Vision Plan ..... 11
  - Flexible Spending Accounts (FSAs)...12
  - Life Insurance .....12
- Vacation and Holidays ..... 14
- Short-Term Disability (STD) Program ... 15
- Long-Term Disability (LTD) Plan .....15
- Retirement Savings Plan (RSP) ..... 16
- Additional Benefits ..... 16
- DuPont Connection: Your 24/7 Benefits Resource ..... 16

The information in this brochure applies to employees transitioning from Dow to either Corteva Agriscience™ or the new DuPont (the “Company”), effective on April 1, 2019.

# Your Dow Benefits Transition Details



## MEDICAL

- Your year-to-date deductible and out-of-pocket claim amounts from Dow's MAP Plus Option 1 or 2 will be credited toward your Company medical plan amounts. The transfer of claim amounts will occur approximately one to two months following your enrollment in the BeneFlex medical plan. Check your deductible and out-of-pocket accumulator on your medical carrier's website to verify that your year-to-date claim amounts have been transferred.
- CVS Caremark prescription information for refills and prior authorizations for most medications will be transitioned for you to the BeneFlex Medical Plan, whenever possible. In only a few circumstances will you need to get new prescriptions or obtain new CVS Caremark medication approvals for prescriptions that were previously approved by CVS Caremark for 2019.
- You'll automatically receive the \$40 monthly Healthy Incentive Credit in 2019, which will lower your premiums. The credit will appear on your pay stub at the end of each month.
- The Company will waive the \$50 monthly tobacco user surcharge for you in 2019.
- You do not need to re-verify previously verified dependents you were covering at Dow when you enroll for your Company BeneFlex coverage.



## DENTAL

- Your year-to-date deductible from your Dow Delta Dental option will be credited toward your Company dental plan amounts.



## LIFE INSURANCE

- You may elect the same coverage level that you had for yourself at Dow (up to plan limits of one to eight times your pay), as well as the same coverage you had for your spouse/domestic partner and child(ren), without providing proof of good health.



## RETIREMENT SAVINGS PLAN (RSP)

- Your service credited under the Dow Employee Savings Plan (ESP) at the time you join the RSP will count for vesting of the Company Retirement Savings Contributions.
- Your year-to-date contributions made to the Dow ESP will be taken into consideration under the RSP for purposes of calculating 2019 Internal Revenue Service (IRS) annual limits for pre-tax, Roth 401(k), and catch-up contributions, as well as for determining the limit on total contributions (combined employee and employer contributions) to your account. While the Company will be receiving data from Dow in order to help track your 2019 annual contributions, you are ultimately responsible for making sure that you do not exceed the IRS annual limits.



## VACATION

- Your accrued and unused Dow vacation (including carryover) as of March 31, 2019, will transfer to the Company.
- You'll also receive the same or more annual time off at the Company than you would have received at Dow in 2019 (prorated to reflect the April 1, 2019, effective date).



## SHORT-TERM DISABILITY (STD)

- If you are on STD on March 31, 2019, the Company will provide 100% base pay continuation until you return to work or reach the 26-week STD maximum benefit period.



## LONG-TERM DISABILITY (LTD)

- The Company will waive the plan's pre-existing condition provision.

This summary provides a quick, easy-to-understand outline of your Plan options. The Company 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. The Company 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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# How and When You Must Enroll in the Company's BeneFlex Benefits Program

You have until May 5, 2019 to enroll in the BeneFlex health and insurance plans you want for the rest of the plan year. If you enroll within 31 days, the effective date for medical, dental, vision, basic life insurance, and basic accidental death insurance coverage will be April 1, 2019 (go to [www.dupontbenefits.com](http://www.dupontbenefits.com) for other effective dates of coverage).

## For 2019, you can choose your coverage and participate in:

- BeneFlex benefits:
  - Medical coverage
  - Dental coverage
  - Vision coverage
  - Health Savings Account (HSA)
  - Limited Purpose Flexible Spending Account (FSA) (for dental and vision expenses only)
  - 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 transition date with instructions for enrolling through **DuPont Connection**. This website and the **DuPont Connection** Service Center are available to you for additional information and tools to help you select the right benefits programs for you and your family.



## Beneficiaries Will Not Carry Over

As a Dow employee transitioning to the Company, your beneficiary designations from your Dow coverage will not transfer. You'll need to designate beneficiaries for the following benefits when you enroll:

- Health Savings Account (HSA)
- Life Insurance
- Accidental Death Insurance
- Retirement Savings Plan



## Action Required

**All incoming Dow employees must make new benefits elections between April 5 and May 5, 2019!**

➤ **If you don't enroll by May 5, 2019 (31 days after you're first able to enroll in your BeneFlex benefits), 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 transition 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)**

➤ **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.

# BeneFlex Benefits

## Medical Plan

Most employees in the mainland U.S. 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 medical carrier will be either Aetna or Highmark Blue Cross Blue Shield (BCBS), based upon your home address. ComPsych will administer mental health and chemical dependency coverage — not your medical carrier.

As a Dow employee transitioning to the Company on April 1, 2019, if you enrolled in Dow's MAP Plus Option 1 or 2 for 2019, year-to-date expenses you incurred and were applied to your Dow medical deductible and out-of-pocket maximum will be automatically transferred to the Company, as soon as administratively possible — likely within one to two months following your transition.

	Core Option		Premium Saver Option	
	In-network	Out-of-network <sup>1</sup>	In-network	Out-of-network <sup>1</sup>
<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>Company HSA contribution<sup>2</sup></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>3</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>4</sup>		You pay 25% coinsurance after deductible; \$125 maximum <sup>4</sup>	
Brand non-formulary (non-preferred)	You pay 45% coinsurance after deductible; \$250 maximum <sup>4</sup>		You pay 45% coinsurance after deductible; \$250 maximum <sup>4</sup>	
Maintenance medications filled more than two times at a retail pharmacy other than CVS	You pay 45% coinsurance; no maximum <sup>5</sup>		You pay 45% coinsurance; no maximum <sup>5</sup>	
<b>Out-of-pocket maximum</b> (applies to both medical and prescription drug expenses combined) <sup>6</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. Out-of-network benefits are based on an Allowed Charge for Reasonable and Customary (R&C) amount as determined by the medical carrier (or their designate). You are responsible for any amounts above the carrier's allowed or R&C charge.

2. The Company's HSA contribution will be prorated for 2019.

3. Prescription drugs purchased out-of-network are subject to reasonable and customary (R&C) limits.

4. If a generic equivalent is available, you will pay the difference between the generic and brand (preferred or non-preferred) cost; coinsurance will not apply.

5. 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.

6. 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.



## 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 BeneFlex medical plan.

As a Dow employee transitioning to the Company on April 1, 2019, you will automatically receive the monthly Healthy Incentive Credit in 2019. You will be required to complete certain steps to earn the credit for 2020 and future years thereafter. Look for information on the 2019 Wellness Program (administered by SimplyWell®) after you transition to the Company. To earn the 2020 Healthy Incentive Credit, you will need to complete the online Member Health Assessment (MHA) to earn 50 points, and earn an additional 50 points by October 31, 2019.

### MONTHLY MEDICAL PLAN PREMIUMS

As noted on page 2, you will automatically receive the monthly Healthy Incentive Credit in 2019.

	Core Option		Premium Saver Option	
Medical plan monthly premiums <sup>1</sup>				
Coverage Levels <i>NOTE: Medical rates do not reflect the \$50 tobacco user surcharge</i>	Without \$40 Monthly Healthy Incentive Credit	With \$40 Monthly Healthy Incentive Credit	Without \$40 Monthly Healthy Incentive Credit	With \$40 Monthly Healthy Incentive Credit
<b>You only</b>	\$80	\$40	\$55	\$15
<b>You + Spouse/Domestic Partner</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.

### Tobacco User?

Supporting the Company'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.

However, as an employee transitioning from Dow on April 1, 2019, the Company will automatically waive the \$50 monthly surcharge for 2019. You are still encouraged to take advantage of tobacco cessation resources offered through the Company. These include:

- Tobacco cessation coaching;
- Free prescription tobacco cessation medication as part of the BeneFlex Medical Plan (call CVS Caremark at **1-844-212-8696** or log on to [www.caremark.com](http://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.

You will be required to attest to your tobacco use during each Annual Enrollment period. For employees who are tobacco users, and currently do not plan to attest as tobacco-free during 2020 Annual Enrollment, tobacco cessation assistance is available through SimplyWell to waive the 2020 tobacco surcharge and help you quit tobacco. Three tobacco coaching sessions and the online tobacco reasonable alternative content must be completed by October 31, 2019 to waive the 2020 tobacco surcharge.

### WORKING SPOUSE/DOMESTIC PARTNER RULE

The medical plan's "working spouse/domestic partner" eligibility provisions require working spouses/domestic partners to purchase primary coverage through their own employer if (1) it is available, and (2) the premium cost for the lowest priced option (for individual coverage) is less than \$100 per month. If the prior two conditions apply, you may still cover your "working spouse/domestic partner" under the Company medical plan; however, your spouse's/domestic partner's Company coverage will be secondary to the other employer's coverage (which is primary).

### DEPENDENT VERIFICATION

The Company is committed to following Plan requirements and managing the cost of our health plans (medical, dental, and vision) by ensuring only eligible dependents are enrolled. As a Dow employee transitioning to the Company on April 1, 2019, the Company will waive the verification requirement for any previously verified dependents you cover under Dow's plans in 2019.

## TO FIND A NETWORK DOCTOR

If DuPont Connection shows that your carrier is:	Go to:
Aetna	<ul style="list-style-type: none"> <li>Go to <a href="http://www.aetna.com/docfind">www.aetna.com/docfind</a></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>
Highmark BCBS	<ul style="list-style-type: none"> <li>Go to <a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a></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>
ComPsych	<ul style="list-style-type: none"> <li>Call <b>1-800-435-7266</b>, or</li> <li>Go to <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> <ul style="list-style-type: none"> <li>Register and log on</li> <li>Click “Wellness” and on the left side under “I’m Looking For” and then select “Counselor”</li> <li>Click on “Provider Lookup system”</li> <li>Then, search by provider name or address</li> </ul> </li> </ul>

## Prescription Drug Coverage

If you elect BeneFlex 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).

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.

Please note:

- As a Dow employee transitioning to the Company on April 1, 2019, prescriptions for open refills at retail, prescriptions for maintenance and specialty medications, and prior authorizations will automatically be transferred. Prescriptions for controlled substances will not transfer. After you enroll in your benefits, CVS Caremark will match your open refills within seven to ten business days to your new drug coverage plan. In some cases you may need to obtain a new prescription.
- If there is a difference between Dow’s CVS Caremark formulary and the Company’s, you will be notified of any impact to you and/or your covered dependents prior to April 1, 2019.
- You should ensure you have an adequate supply of medication prior to April 1, 2019. If you need a prescription before you enroll in medical coverage and receive your new CVS Caremark member ID card, you’ll need to pay the full usual and customary (U&C) price out-of-pocket for the medication. In most cases, once you enroll in coverage, an in-network retail pharmacy will reprocess your claim and reimburse you the applicable amount, provided you request the reprocessing within two weeks of receiving your medication. If you are unable to have your claim reprocessed at the retail pharmacy, you may submit a paper claim to CVS Caremark to be reimbursed the applicable amount. The contracted cost of the medication will be applied to your deductible and out-of-pocket maximum.
- Once you receive your new CVS Caremark ID card, be sure to use it for all future prescriptions.
- You will receive a new CVS ExtraCare® Health Card. If you already have an ExtraCare Health Card, be sure to make the most of your benefits by transferring your current ExtraCare rewards to your new ExtraCare Health Card. Visit [www.CVS.com/extracarehealth](http://www.CVS.com/extracarehealth) or call **1-800-SHOP-CVS (1-800-746-7287)**.

## 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 do not obtain the specialty medication from CVS Specialty (either at a retail pharmacy or directly through the doctor), 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)

The EAP provides 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 medical plans, ComPsych also administers your mental health and chemical dependency coverage — not your medical carrier (Aetna or Highmark BCBS).**

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.

**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.

### 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** (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.

## Defining 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**, or by calling **1-800-435-7266**. The access code is DUPONTEAP.

## 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. The Company 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 you made to your Dow HSA during 2019 to ensure you do not contribute more than the IRS maximums and incur penalties.**

If you cover your domestic partner and his or her child(ren) who meet the eligibility requirements for medical coverage and you do not claim them on your tax return, distributions from your HSA related to claims incurred by your domestic partner and his or her child(ren) will not be qualified medical expenses. They will be taxable and may be subject to an additional 20% tax.

To receive the Company's contribution, prorated for 2019, you must meet all eligibility requirements, including the following:

- Elect medical coverage;
- Meet all IRS rules regarding HSA eligibility. To be eligible for the HSA, you must not be:
  - Enrolled in Medicare or other health coverage that does not qualify as a high-deductible plan (your covered dependents may have other medical coverage);
  - Covered by a traditional Health Care FSA that pays or reimburses medical expenses during 2019; and
  - Eligible to be claimed as a dependent on someone else's tax return.

The table below shows the IRS maximum contributions for 2019, based on your medical coverage level, if you have not contributed to an HSA in 2019:

	IRS 2019 Maximum HSA Contribution <sup>1</sup>	The Company's 2019 Prorated HSA Contribution	Maximum 2019 Employee HSA Contribution <sup>1</sup>
<b>Medical Plan Coverage Level</b>			
<b>You Only</b>	\$3,500	\$450	\$3,050
<b>All Other</b>	\$7,000	\$900	\$6,100

1. Employees age 55 or older in 2019 may contribute an additional \$1,000 in 2019.

2. The maximum amount assumes you met the eligibility requirements described above for the entire 2019 calendar year. Amounts include any 2019 after-tax and pre-tax contributions made through a previous employer or by your spouse/domestic partner, assuming your domestic partner qualifies as a tax dependent. Note: If you did not meet the eligibility requirements starting January 1, 2019, your allowable maximum contribution could be decreased. Consult your tax advisor to ensure you do not over-contribute and incur taxes and penalties.

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.

Learn more about the Company HSA by reviewing the Health Savings Account (HSA) User's Guide at [www.dupontbenefits.com](http://www.dupontbenefits.com) and the Bank of America **Save it – Use it** website at <https://healthaccounts.bankofamerica.com/DuPont>.

Note: Your Company and any personal 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.



## 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, and view quality reviews and qualifications.

Castlight connects with your medical and prescription drug 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 the Company.

## Dental Plan

You have the choice between two dental plan options administered by MetLife®. Both cover all dentists, whether or not they're in the MetLife dental network. That means you won't need to change your dentist.

As a Dow employee transitioning to the Company on April 1, 2019, if you enrolled in a Dow dental option with Delta Dental for 2019, your year-to-date expenses incurred in 2019 and applied to your Dow dental deductible will be automatically transferred to the Company, as soon as administratively possible — likely within one to two months following your transition.

	High Option	Standard Option
<b>Coverage</b>		
<b>Annual deductible</b> <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.

If you use a dentist in the MetLife Preferred Dentist Program Plus (PDP Plus) network, you can limit your out-of-pocket costs. MetLife has pre-negotiated fees with their PDP Plus dentists.

### How to Find a PDP Plus Dentist

You can find PDP Plus dentists by visiting [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or by calling MetLife at 1-888-883-0052. 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
<b>Vision Care Service</b>			
<b>Eye exam</b>	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
<b>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</b>	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>
<b>Cosmetic contact lenses (in lieu of glasses, including exam)</b>	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
<b>VBA Vision-approved, medically necessary contact lenses (in lieu of glasses, including exam)</b>	Plan pays 100% of R&C	Plan pays up to \$300	100% R&C
<b>Monthly Premiums<sup>1</sup></b>			
<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. Any contributions you made as a Dow employee to a traditional Health Care FSA or Limited Purpose FSA will count toward the \$2,650 annual IRS limit.

### 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. Any contributions you made as a Dow employee to a Dependent Care FSA will count toward the annual IRS limit.

### Learn More

Learn more about the FSA options through Bank of America, the FSA administrator, at <https://myhealth.bankofamerica.com>, or 1-877-319-8115. Also visit the **Save it – Use it** website at <https://healthaccounts.bankofamerica.com/DuPont> to learn more about the potential benefits of Flexible Spending Accounts.

## Life Insurance

The Company 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. (The premium value of Company-paid coverage over \$50,000 is subject to income taxes as required by the IRS.)

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 the Company); 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.

As a Dow employee transitioning to the Company on April 1, 2019, you may elect up to the same level of life insurance (expressed as a multiple of pay and subject to plan limits) that you had at Dow or up to three times your eligible earnings, if greater, without providing proof of good health, also known as evidence of insurability (EOI). EOI is always required if coverage is purchased later and for any increase in coverage. Your life insurance elections will not transfer from Dow.

### Domestic Partners Must Be Dependents

You can only claim health care or dependent care expenses for a domestic partner or a domestic partner's child(ren) through your FSA if they are considered by the IRS to be your dependents.



## Spouse/Domestic Partner Life Insurance

You may elect the amount of spouse/domestic partner life insurance coverage you had in place at Dow, or a lower amount, without providing proof of good health, or EOI. EOI will be required if coverage is purchased later and for any increase in coverage. You may choose from these life insurance amounts for your spouse/domestic partner:

\$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 Company 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

The Company 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/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
<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

## 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.

## 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

As you transition to the Company, your current earned and unused vacation days in the Dow system will be automatically loaded into the Company timekeeping system. This ensures that you do not lose any of your unused Dow 2019 and carryover vacation time.

Vacation time at the Company is administered on a calendar-year basis. You will accrue a consistent number of vacation hours on the first of each month based on your years of service, including time spent working at Dow. Your service anniversary during the current year determines the number of vacation days you receive for the year.

The Company's vacation schedule is:

Years of Service	Days of Vacation per Year <sup>1</sup>	Hours of Vacation per Year <sup>1</sup>	Monthly Accrual Hours <sup>1</sup>
1 - 5	15	120	10
6	16	128	10.67
7	17	136	11.33
8	18	144	12
9	19	152	12.67
10	20	160	13.33
11	21	168	14
12	22	176	14.67
13	23	184	15.33
14	24	192	16
15 and Higher	25	200	16.67

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

## Holidays

The Company's schedule of designated and personal holidays differs across locations. Below is the 2019 schedule for most sites. Check with your manager or HR Department for details.

2019 Holidays (Varies by Site)					
Tue	1-Jan	New Year's Day	Mon	2-Sep	Labor Day
Mon	18-Feb	President's Day	Thu	28-Nov	Thanksgiving Day
Mon	27-May	Memorial Day	Fri	29-Nov	Day After Thanksgiving
Thu	4-Jul	Independence Day	Tue	24-Dec	Christmas Eve
Fri	5-Jul	Site Holiday (Varies by Site)	Wed	25-Dec	Christmas Day

The Company recognizes that Dow observes Good Friday as a holiday instead of President's Day at some work sites. As a Dow employee transitioning to the Company, beginning April 1, 2019:

- If you will work at a site that follows the Company's corporate holiday calendar, you will follow the corporate holiday calendar. If the site doesn't observe Good Friday, and you would lose a holiday, local arrangements will be made to adjust for the loss of a holiday in 2019.
- If you will work at a site that follows its own site-specific holiday calendar, you will follow the site-specific calendar. If the site doesn't observe Good Friday, and you would lose a holiday, local arrangements will be made to adjust for the loss of a holiday in 2019.
- If you are a Dow employee transitioning to the Company but will remain working at a Dow site, you will continue to follow the Dow site-specific holidays with no change in 2019.

## ▶ You Will Not Lose Any Vacation!

Your 2019 Dow annual vacation amount will be preserved, through a combination of vacation, personal holidays, and "negotiated paid time off."

You will automatically receive "negotiated paid time off," an accrual amount in the Company timekeeping system, in addition to your vacation and personal holidays, if you had more annual vacation days at Dow than at the Company for 2019. Your "negotiated paid time off" will be reflected in the Company's timekeeping system as soon as administratively possible—but is expected to be within two weeks following your transition.

## ▶ Vacation Time Transition Example

Suppose you had 10 years of service at Dow, and were receiving 27 days of vacation per year (perhaps because Dow provided extra vacation time in recognition of your professional experience before you were hired).

The Company's vacation plan will provide you with 20 days of vacation, plus you will receive two personal holidays and five days of "negotiated paid time off," for a total of 27 days off (prorated to reflect the April 1, 2019 effective date)

# Short-Term Disability (STD) Program

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. The Company's STD program covers sick time and will provide 100% of regular pay during weeks 1 through 8. This benefit reduces to 70% of regular pay during weeks 9 through 26. Benefits are reduced by any state disability benefits you are eligible to receive.

As a Dow employee transitioning to the Company on April 1, 2019, if you are on STD on March 31, 2019, the Company will honor Dow's STD 100% pay continuation benefit amount for the duration of your STD. For example, if you are on STD on March 31, 2019 and remain disabled beyond eight weeks, your benefit will not reduce to 70% of regular pay but will continue at 100% of regular pay for the duration of your remaining STD benefit period. Time spent on STD while at Dow will count toward the 26-week maximum STD benefit period.

As a Dow employee transitioning to the Company on April 1, 2019, you will follow the Company's STD policy, and not Dow's, in the following situations:

- You go out on STD on or after April 1, 2019.
- You return to work and subsequently go back out on STD for a new disability on or after April 1, 2019.
- You go back out on STD for the same disability on or after April 1, 2019, after having returned to work without temporary restrictions or modifications to your work schedule for at least 30 consecutive days.
- **A single one- to two-day absence:** If you are sick or injured and unable to work for one to two days, you must follow your local site practice for reporting your disability. Many Company work sites require employees to report their absence to both their Supervisor and the Integrated Health Services (IHS) medical department. Always provide your Supervisor with as much advance notice as possible when you are disabled.
- **A disability lasting three or more days:** When you need to spend three or more consecutive days away from work due to your serious health condition, you must call both your Supervisor and the Disability and Leave Center at **1-855-267-4402**. Call any time, day or night, to report your claim. In an emergency or if your disability prevents you from being able to call, you can have a friend, relative, or your health care provider make the contacts for you.

# Long-Term Disability (LTD) Plan

When your disability is more than a temporary condition, leaving you unable to work for more than 26 weeks, the Company's LTD Plan can provide you with a steady stream of income. If eligible, the plan provides a 60% pay replacement benefit, up to a maximum of \$15,000 per month, when combined with Social Security and other available sources of income.

The Company's LTD Plan excludes coverage for a 12-month period for disabilities related to a condition you had during the three months before your coverage began, excluding occupational disabilities arising from work with the Company. This provision will be waived for Dow employees who transition to the Company on April 1, 2019.

## Retirement Savings Plan (RSP)

To help you save for a financially secure retirement, the Company provides the RSP, a 401(k) plan that offers up to a 9% contribution from the Company.

As a Dow employee transitioning to the Company, you can begin to participate immediately after the transition. If you don't take action to enroll, you will be automatically enrolled in this plan approximately 60 days after your hire date at a contribution rate of 6% of your eligible pay. In addition, the Company makes a monthly Retirement Savings Plan contribution of 3% of your eligible pay, whether you contribute or not.

### How It Works

When you contribute to the plan, you receive a 100% Company match on your contributions, up to 6% of your eligible pay. Plan participants may contribute up to 90% of eligible pay, subject to the annual Internal Revenue Service (IRS) and Plan limits. Your personal contributions and Company match are immediately vested at 100%, and the Company Retirement Savings Contribution is vested after completing three years of service. Your years of service with Dow count for vesting purposes.

Your year-to-date contributions to the Dow Employee Savings Plan (ESP) will be taken into consideration under the RSP for purposes of calculating 2019 IRS annual limits for pre-tax, Roth 401(k), and catch-up contributions, as well as for determining the limit on total contributions (combined employee and employer contributions) to your account. For 2019, the IRS annual combined before-tax and Roth 401(k) contribution limit is \$19,000. Employees age 50 or older during 2019 may make additional contributions, called catch-up contributions, up to \$6,000 per year. While the Company will be receiving data from Dow in order to help track your 2019 annual contribution limits, you are ultimately responsible for making sure that you do not exceed the IRS annual limits.

## Additional Benefits

Information on the following additional benefits is located on HR Direct and will be available once you transition to the Company:

- Military Duty Leave
- Family Leave
- Maternity Leave (*under the Short-Term Disability Plan*)
- Paternity Leave (*five days*)
- 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

## DuPont Connection: Your 24/7 Benefits Resource

Prior to transitioning to the Company, [www.dupontbenefits.com](http://www.dupontbenefits.com) is your go-to-place for benefits information.

Once you transition to the Company, the **DuPont Connection** website will be 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.

Use **DuPont Connection** to:

- Enroll in your BeneFlex 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).

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### ▶ You'll Receive More Information

You will receive information from Merrill Lynch shortly after your transition date with instructions for enrolling on Benefits Online at [www.benefits.ml.com](http://www.benefits.ml.com). This website and the Merrill Lynch Service Center at 1-877-DD-PLANS (1-877-337-5267) are available for additional information and tools to help you plan for a secure financial future.

Beginning in February, visit <https://go.ml.com/dupontcortevaretirementplans> for additional information, including a schedule of webinars to learn more about the RSP.

Be sure to enroll as soon as possible to start receiving Company matching contributions. And don't forget to elect your beneficiary as beneficiary information will not transfer from Dow.

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### ▶ For More Information after April 1

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