



About the Healthcare Flexible Spending Accounts (FSAs)

Applies to mainland U.S. employees and expatriates on international assignment; not applicable to employees in Puerto Rico.

You have two Healthcare FSAs to choose from, depending on the medical plan option you elect.

- If you enroll in the Core or Premium Saver medical plan option, you can contribute to the **Limited Purpose Healthcare FSA**. You may also contribute to the Limited Purpose Healthcare FSA if you opt out of DuPont medical coverage.
- If you enroll in the Traditional Copay Preferred Provider Organization (PPO) option, you can contribute to the **Traditional Healthcare FSA**. You may also contribute to the Traditional Healthcare FSA if you opt out of DuPont medical coverage* or if you are an expatriate on international assignment.

The table on the next page compares the two Healthcare FSA options.

Important—Your Action Is Required!

If you want to participate in a Healthcare (and/or Dependent Care) FSA, **you must actively enroll in the account(s) and elect your contribution amount(s) during each Annual Enrollment. You must make new contribution elections every year; FSA elections will not roll forward into the next year.**

If you don't take action, your FSA contribution amount(s) will be set to \$0 for the following year.

* Provided you are not enrolled in other health coverage that qualifies as a high deductible health plan as defined by the Internal Revenue Service (IRS), either as an individual or as a dependent.

Comparing the Limited Purpose and Traditional Healthcare FSAs

The table below compares the two Healthcare FSA options.

	Limited Purpose Healthcare FSA	Traditional Healthcare FSA
Available With These Medical Plan Option(s)	Core and Premium Saver options only	Traditional Copay PPO option only <i>You can also contribute to this FSA if you are an expatriate on international assignment or if you opt out of DuPont medical coverage¹</i>
Your Contributions	You set aside before-tax dollars from each paycheck to pay for eligible out-of-pocket healthcare expenses during the year. You may contribute from \$120 up to \$2,750 in 2021.	
Use Your Account to Pay for	Eligible out-of-pocket dental and vision expenses only —including copays, coinsurance, and deductibles under the dental and vision plans	Eligible out-of-pocket medical, prescription drug, dental, and/or vision expenses during the year—including copays, coinsurance, and deductibles
Your FSA Balance	You forfeit any unused money left in your account at year-end (“use it or lose it”).	
Deadline for Submitting Claims	You have until April 15, 2022, to submit claims for eligible FSA expenses incurred during 2021. You’ll forfeit any account balances that remain after this date. ²	

¹ Provided you are not enrolled in other health coverage that qualifies as a high deductible health plan as defined by IRS, either as an individual or as a dependent.

² The same deadline and forfeiture rules also apply to the Dependent Care FSA.

Learn to make the most of your account by visiting the FSA resources tab at <https://healthaccounts.bankofamerica.com/learn.shtml?n=12>.

Enrolled in the Core or Premium Saver Option and Have a Health Savings Account (HSA)?

It’s still a good idea to consider the Limited Purpose FSA, especially if you are already contributing the maximum amount to your HSA and expect to need even more savings to pay for planned dental and vision expenses in the coming year. This may help you preserve your HSA funds for a later date.

Frequently Asked Questions About the Limited Purpose Healthcare FSA

1. Who owns the account?

DuPont. Your annual election is available in your account with Bank of America on the first day of the plan year for you to use on **eligible dental and vision expenses** during the year. However, you will forfeit any leftover money that you don't use during the year.

2. Who is eligible to elect the Limited Purpose Healthcare FSA?

You are eligible for the Limited Purpose Healthcare FSA if you are enrolled in the Core or Premium Saver option or you opt out of DuPont medical coverage.

3. How do I contribute to the account?

You contribute to the Limited Purpose Healthcare FSA via before-tax payroll deductions.

4. Is there a maximum annual contribution limit for the account?

Yes. The annual limit for the account is \$2,750 for 2021.

5. Does the money in the account carry over from year to year?

No. You have until April 15th of the following year to submit claims for services received during the plan year and substantiate any claims paid. You will need to keep receipts to validate any debit card purchases at the request of Bank of America, per IRS requirements.

6. Can I withdraw the money in the account on a taxable basis after I reach age 65?

No.

7. Does the account include a debit card I can use to pay for qualified expenses?

Yes. You can use the debit card you receive from Bank of America to access your Limited Purpose Healthcare FSA funds to pay for qualified out-of-pocket dental and vision expenses.

Please note: If you also have a Health Savings Account (HSA), it will be linked to your debit card, and qualified out-of-pocket dental and vision expenses will be deducted first from your Limited Purpose Healthcare FSA, and then from your HSA.

8. What if I have both an HSA and Limited Purpose Healthcare FSA but want to use my HSA to pay for my eligible dental or vision expense?

You can either pay out-of-pocket at the time you receive the dental or vision service and reimburse yourself from your HSA, or you can use the online Bank of America portal to have Bank of America send the payment directly to the provider from your HSA.

9. Are new debit cards being issued for 2021?

If you are enrolled in an FSA and/or the HSA today and remain enrolled in an FSA and/or the HSA for 2021, you may receive a new Bank of America debit card for 2021. Debit cards are reissued based on the expiration date listed on the card. If you don't receive a new card, you'll continue to access all your account funds using the same card. You will receive a new debit card from Bank of America for 2021 if you are enrolling for the first time in an FSA (or the HSA, if applicable).

10. Do I earn interest on the money in the account?

No.

11. When is the money in the account available to me?

The full annual contribution amount is available to you on the first day of the plan year. If you terminate employment, you may file claims for services received up to your termination date.

12. What are the tax advantages?

Your Limited Purpose Healthcare FSA contributions are exempt from federal income taxes. (State tax treatment may vary, however.) Reimbursements for qualified out-of-pocket healthcare expenses are free of both federal and state income taxes.

13. Can my spouse also open a Limited Purpose Healthcare FSA?

For married couples who file jointly or separately, each person may contribute up to the allowable maximum to individual Healthcare FSAs, even if they work for the same employer.

14. Can my domestic partner and/or my domestic partner's eligible children use funds from my Limited Purpose Healthcare FSA?

No. They cannot use funds from your Limited Purpose Healthcare FSA, Dependent Care FSA, or HSA unless they are considered by the IRS to be your tax dependents. Talk to your tax advisor for more information.

Frequently Asked Questions About the Traditional Healthcare FSA

1. Who owns the account?

DuPont. Your annual election is available in your account with Bank of America on the first day of the plan year for you to use on **eligible out-of-pocket medical, prescription drug, dental, and vision expenses** during the year. However, you will forfeit any leftover money that you don't use during the year.

2. Who is eligible to elect the Traditional Healthcare FSA?

You are eligible for the Traditional Healthcare FSA if you enroll in the Traditional Copay PPO option (for mainland U.S. employees), if you are an expatriate on international assignment, or if you opt out of DuPont medical coverage, but only if you are not enrolled in other health coverage that qualifies as a high deductible health plan as defined by the IRS, either as an individual or as a dependent.

3. How do I contribute to the account?

You contribute to the Traditional Healthcare FSA via before-tax payroll deductions.

4. Is there a maximum annual contribution limit for the account?

Yes. The annual limit for the account is \$2,750 for 2021.

5. Does the money in the account carry over from year to year?

No. You have until April 15th of the following year to submit claims for services received during the plan year and substantiate any claims paid. You will need to keep receipts to validate any debit card purchases at the request of Bank of America, per IRS requirements.

6. Can I withdraw the money in my account on a taxable basis after I reach age 65?

No.

7. Does this account include a debit card I can use to pay for qualified expenses?

Yes. You can use the debit card you receive from Bank of America to access your Traditional Healthcare FSA funds to pay for qualified out-of-pocket medical, prescription drug, dental, and vision expenses.

Please note: If you also have a Health Savings Account (HSA), it will be linked to your debit card, and qualified out-of-pocket FSA expenses will be deducted first from your Traditional Healthcare FSA, and then from your HSA.

8. Are new debit cards being issued for 2021?

If you are enrolled in an FSA and/or the HSA today and remain enrolled in an FSA (or the HSA, if applicable) for 2021, you may receive a new Bank of America debit card for 2021. Debit cards are reissued based on the expiration date listed on the card. If you don't receive a new card, you'll continue to access all your account funds using the same card. You will receive a new debit card from Bank of America for 2021 if you are enrolling for the first time in an FSA (or the HSA, if applicable).

9. Do I earn interest on the money in my account?

No.

10. When is the money in my account available to me?

The full annual contribution amount is available to you on the first day of the plan year. If you terminate employment, you may file claims for services received up to your termination date.

11. What are the tax advantages?

Your Traditional Healthcare FSA contributions are exempt from federal income taxes. (State tax treatment may vary, however.) Reimbursements for qualified healthcare expenses are free of both federal and state income taxes.

12. Can my spouse also open a Traditional Healthcare FSA?

For married couples who file jointly or separately, each person may contribute up to the allowable maximum to individual Healthcare FSAs, even if they work for the same employer.

13. Can my domestic partner and/or my domestic partner's eligible children use funds from my Traditional Healthcare FSA?

No. They cannot use funds from your Traditional Healthcare FSA or Dependent Care FSA (or HSA, if applicable) unless they are considered by the IRS to be your tax dependents. Talk to your tax advisor for more information.