

➤ 2019 Benefits at DuPont

For Active Full-Time and Part-Time Regular Employees in Hawaii

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 BeneFlex 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 BeneFlex benefits coverage.

New Hire? Welcome to DuPont!

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

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

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

Additional eligibility rules apply, including for your spouse/domestic partner and dependents.

You can learn more about these requirements on **DuPont Connection** (see page 8 for information on **DuPont Connection**).

How to Enroll in DuPont Benefits

You have 31 days from your date of hire to enroll in the BeneFlex 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:

- BeneFlex benefits:
 - Medical coverage
 - Dental coverage
 - Vision coverage
 - 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 **1-800-775-5955** are available to you for additional information and tools to help you select the right benefits programs for you and your family.

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

- **Medical: HMSA Blue Cross Blue Shield (BCBS) of Hawaii, employee-only coverage (premiums apply)**
 - **If you choose to decline medical coverage, you will need to complete and submit an HC-5 form within 30 days from the date on the form. Otherwise, you will be automatically enrolled in "You only" HMSA medical and prescription drug coverage for 2019 (due to state health care coverage requirements). You will not be able to disenroll unless you experience a qualifying life event during the year or until the next Annual Enrollment period.**
- **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)**

BeneFlex Benefits

Important Information About the Hawaii Medical and Prescription Drug Plan

Employees working in Hawaii have medical coverage available through HMSA Blue Cross Blue Shield (BCBS) of Hawaii PPO. Because this plan is a PPO, you can visit any provider for office visits, hospital care, and more. To get the highest level of benefits, you should visit in-network providers only, which you can find by visiting www.hmsa.com and selecting “Find a Doctor,” or calling HMSA at **1-800-776-4672** or **1-808-948-6111**.

Some of the other services available to you through HMSA include:

- **Online Care:** You can skip waiting rooms and traffic and talk directly with doctors and specialists from the comfort of your home or wherever you are with HMSA’s Online Care. Simply connect via the Internet (with or without a webcam) or by phone.
- **Health Reminders:** Preventive health services, such as immunizations and screenings, help prevent potentially serious diseases and offer the best opportunity for early detection and successful treatment. HMSA can remind you when you’re overdue for services such as immunizations, a cholesterol test, or a mammogram.
- **Disease Management:** The staff, including registered nurses, registered dietitians, social workers, and health coaches, provides information and support for:
 - Asthma and chronic obstructive pulmonary disease;
 - Behavioral health — including managing stress, anxiety, depression, substance abuse, smoking, and other behavioral issues;
 - Heart failure and coronary artery disease;
 - Diabetes; and
 - Chronic kidney disease.

For full details, such as the annual medical deductible and copay and coinsurance amounts for medical services received and prescription drugs that you purchase, log on to the HMSA website at www.hmsa.com or call HMSA at **1-800-776-4672** or **1-808-948-6111**. You can also visit **DuPont Connection**.

Prescription drug coverage is offered through HMSA and CVS Caremark, HMSA’s pharmacy benefits manager. Call **1-855-298-2491** toll-free to talk to a medication specialist.

What You Will Pay

2019 Medical and Prescription Drug Plan Monthly Premiums ¹ Medical rates shown below do not reflect the \$50 tobacco user surcharge	
Coverage Levels	Monthly Premiums
You only	\$40 ²
You + Spouse/Domestic Partner	\$145
You + Child(ren)	\$90
You + Family	\$190

1. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.
 2. The cost of “You only” coverage may be lower for employees whose expected annual earnings are less than \$32,000 (based on normal work schedule). Please log on to or contact **DuPont Connection** for actual costs.

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, 2018, the surcharge for 2019 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 medications through HMSA BCBS of Hawaii;
- 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; and
- Local DuPont Integrated Health Services (IHS) occupational medical staff, who may help you find additional resources.

Dental Plan

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

	High Option	Standard Option
Coverage		
Annual deductible <i>Applies to restorative care only</i>	\$50 per person, up to a maximum of \$150 per family	\$50 per person, up to a maximum of \$150 per family
Diagnostic and preventive care <ul style="list-style-type: none"> • 2 regular cleanings per year or 4 periodontal cleanings with diagnosed condition (2 periodontal cleanings are in lieu of the 2 regular cleanings) • 2 routine exams per year • Dental X-Rays: <ul style="list-style-type: none"> – Bitewing X-Rays — One time per year – Whole mouth X-Rays — One time every 5 years 	Plan pays 100% ¹	Plan pays 100% ¹
Restorative care Includes bridges, crowns, fillings, and other covered dental services	After the deductible, you pay 25% ²	After the deductible, you pay 50% ²
Annual benefit limit	\$2,000/person	\$1,100/person
Lifetime orthodontic limit³	\$1,500 per covered person, regardless of age	\$1,200/child (for children under age 19)
Monthly Premium⁴		
You only	\$18	No premium cost (no deductions from your paycheck)
You + Spouse/Domestic Partner	\$33	
You + Child(ren)	\$35	
You + Family	\$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, 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
Vision Care Service			
Eye exam	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
Eyeglass lenses and/or frames (one time per year) — includes polycarbonate lenses, scratch-resistant coatings, solid and gradient tints, blended bifocals, progressive lenses (except digital), UV coatings, and trifocal lenticular	Plan pays 100% after \$20 copay (the \$20 copay applies to lenses or frames but not both; the frames are covered with a wholesale value of up to \$60 [approximately \$150-\$180 retail])	Plan pays: <ul style="list-style-type: none"> • Single vision: up to \$40 • Bifocal: up to \$50 • Trifocal: up to \$75 • Progressive: up to \$75 • Lenticular: up to \$100 • Frames: up to \$50 	Plan pays 100% after \$20 copay per person for the materials <ul style="list-style-type: none"> • Frames will be reimbursed up to \$130 • Additional Lens Options such as: 1 Yr. Scratch, UV Coatings, Polycarbonate Lenses, Progressives (except Digital) and Tints will be reimbursed in full
Cosmetic contact lenses (in lieu of glasses, including exam)	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost
VBA Vision-approved, medically necessary contact lenses (in lieu of glasses, including exam)	Plan pays 100% of R&C	Plan pays up to \$300	100% R&C
Monthly Premiums¹			
You only	\$8.46		
You + Spouse/Domestic Partner	\$14.70		
You + Child(ren)	\$14.70		
You + Family	\$21.78		

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

How to Find a VBA Provider

Find a VBA provider by visiting 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

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 Internal Revenue Service (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
You only	\$500,000	\$250,000	\$100,000	\$50,000
You / your spouse or domestic partner	\$500,000/	\$250,000/	\$100,000/	\$50,000/
	\$300,000	\$150,000	\$50,000	\$25,000
You /each eligible child	\$500,000/	\$250,000/	\$100,000/	\$50,000/
	\$100,000	\$150,000	\$50,000	\$25,000
You / your spouse or domestic partner /each eligible child	\$500,000/	\$250,000/	\$100,000/	\$50,000/
	\$300,000/	\$150,000/	\$50,000/	\$25,000/
	\$100,000	\$50,000	\$25,000	\$10,000

Not Sure How Much Coverage You Need?

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

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 ¹	Monthly Accrual Hours ¹
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 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 or 1-877-337-5267.

Additional Benefits

- Long-Term Disability
- 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

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

If you prefer, you can call the **DuPont Connection** Service Center to speak directly to a specially-trained representative about your BeneFlex 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: 1-800-775-5955

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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