

Transition Guide for Incoming Dow Employees

Active Full-Time and Part-Time Regular Employees on International Assignment



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 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
U.S. Expatriate Option: Medical and Prescription Drug Coverage	4
Prescription Drug Coverage	6
Additional Resources.....	7
U.S. Expatriate Option: Dental Coverage.....	8
Vision Plan	9
Flexible Spending Accounts (FSAs)....	10
Life Insurance	10
Vacation and Holidays	12
Short-Term Disability (STD) Program ...	13
Long-Term Disability (LTD) Plan	13
Retirement Savings Plan (RSP)	14
Additional Benefits	14
DuPont Connection: Your 24/7 Benefits Resource	14

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, who are on a U.S. international assignment as an expatriate.

Your Dow Benefits Transition Details



MEDICAL AND PRESCRIPTION DRUGS

- You may submit an Explanation of Benefits to Aetna International and request that your year-to-date deductible under Dow's International Medical Plan be transferred to your year-to-date medical deductible under the BeneFlex U.S. Expatriate Option. Check your deductible accumulator on Aetna International's website (www.aetnainternational.com) to verify that your year-to-date claim amount has been transferred.
- 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

- You may submit an Explanation of Benefits to Aetna International and request that your year-to-date dental deductible under Dow's International Medical Plan (which includes dental coverage) be transferred to your year-to-date dental deductible under the BeneFlex U.S. Expatriate Option (which includes dental coverage).



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 for your use.
- 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 you and your eligible dependents in the U.S. Expatriate Option, as well as elect other BeneFlex health and insurance plans you want for the rest of the plan year. If you enroll within 31 days, the effective date for you and your eligible dependents in the U.S. Expatriate Option, vision, basic life insurance and basic accidental death insurance coverage will be April 1, 2019 (go to www.dupontbenefits.com for other effective dates of coverage).

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

- BeneFlex benefits:
 - U.S. Expatriate Option (includes medical, prescription drugs, mental health/chemical dependency, dental, routine eye exams, and international employee assistance plan coverage)
 - Vision coverage
 - 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:

- 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 are first eligible to enroll in your BeneFlex benefits), you will be automatically enrolled in:**

- **Medical: U.S. Expatriate Option (includes dental), employee-only coverage (premiums apply)**
- **Life and Accidental Death Insurance: Employee Life Insurance and Accidental Death Insurance at 1x your salary (Company-paid)**

BeneFlex Benefits

U.S. Expatriate Option: Medical and Prescription Drug Coverage

U.S. employees on international assignment are eligible for coverage under the BeneFlex U.S. Expatriate Option, which includes medical, prescription drug, mental health/chemical dependency, dental, routine eye exam, and international employee assistance program coverage. Aetna International administers this option.

This option includes coverage outside the U.S., as well as both in-network and out-of-network coverage while at home in the U.S. While in the U.S., you and any covered family members are encouraged to use in-network providers in order to receive the best coverage.

As a Dow employee transitioning to the Company on April 1, 2019, if you are enrolled in Dow's International Medical Option administered by Cigna International, you may submit an Explanation of Benefits from Cigna International to Aetna International member services and request in writing that your deductible amount be credited to your medical and/or dental deductibles with Aetna International. The written request should be submitted via:

• Email	aiservice@aetna.com	• Website	www.AetnaInternational.com
• Toll Free Telephone	1-800-231-7729	• Mailing Address	Aetna International
• Direct/Collect Telephone	1-813-775-0190		P.O. Box 981543
• Toll Free Fax	1-800-475-8751		El Paso, TX 79998-1543
• Direct/Collect Fax	1-813-775-0625		

Medical Coverage	Outside the U.S.	Inside the U.S.	
		In-network	Out-of-network
Preventive care	100% paid; no deductible	100% paid; no deductible	100% paid R&C; no deductible
Annual deductible¹	\$800 you only/ \$1,600 other coverage levels	\$800 you only/ \$1,600 other coverage levels (applies to both medical and prescription drug expenses combined)	\$2,500 you only/ \$4,000 other coverage levels (applies to both medical and prescription drug expenses combined)
Medical services² • Primary care/specialist visits • Labs/X-Rays • Hospitalization/surgery	After deductible, you pay 20% ³	After deductible, you pay 20%	After deductible, you pay 40%
Out-of-pocket (OOP) maximum (includes deductible)	\$5,000 you only/\$10,000 other levels (limited to \$5,000 for any one family member)	\$5,000 you only/\$10,000 other levels (limited to \$5,000 for any one family member)	Not applicable
Prescription Drug Coverage (Retail and Mail Order) ⁴			
Deductible	Applies to both medical and prescription drug expenses combined		
Generic	You pay 20% after deductible	Plan pays 100%	
Brand formulary (preferred)	You pay 20% after deductible	You pay 25% coinsurance after deductible; \$125 maximum	
Brand non-formulary (non-preferred)	You pay 20% after deductible	You pay 45% coinsurance after deductible; \$250 maximum	
Specialty	You pay 20% after deductible	You pay 45% coinsurance after deductible; \$150 maximum	

1. The medical and dental deductibles are separate.

2. Infertility services are applied to the deductible but are not applied to the out-of-pocket maximum. The infertility lifetime maximum per family is \$15,000 for medical and \$10,000 for prescription drugs.

3. Expatriates on international assignment in Switzerland may have different coinsurance benefits for services received outside the U.S. and should contact Aetna International for details.

4. Due to regulatory changes, the plan is no longer able to apply the maximum copay limit to mail-order prescriptions filled in the U.S. Prescriptions for a 90-day supply filled at Aetna's mail-order facility may consist of three separate retail copays.

WHAT YOU PAY

Healthy Incentive Credit

Employees on expatriate assignment automatically receive the \$40 Healthy Incentive Credit. The \$40 credit is reflected in your monthly premiums. In contrast, all mainland U.S. employees can earn the incentive only by completing an online Member Health Assessment.

You are still encouraged to take the online Member Health Assessment and can participate in many of the Healthy Living programs but will not earn a separate credit. Look for information on the 2019 Wellness Program, administered by SimplyWell® shortly after you transition to the Company.

MONTHLY MEDICAL AND DENTAL PLAN PREMIUMS

The 2019 monthly medical and dental premiums are shown below.

Monthly premiums	
You only	\$40
You + Spouse/Domestic Partner	\$145
You + Child(ren)	\$90
You + Family	\$190

Tobacco User?

Supporting the Company's global tobacco-free policy, a \$50 monthly surcharge is normally added to your medical premiums if you are a tobacco user. 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 Aetna International at **1-800-231-7729** or log on to **www.aetnainternational.com** to learn more); and
- Up to five 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.

Employees on international assignment can waive the surcharge for 2020 by completing the Tobacco Cessation Commitment Form and submitting it to SimplyWell by October 31, 2019. To access the form, go to the Healthy Living website at **www.myhealth.dupont.com** after transition, and click on the "Resources" tab under Profile, and then on "Forms and Documents."

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 International	<p>www.aetnainternational.com</p> <ul style="list-style-type: none">• Select Log in/Register• Using the drop-down boxes under Find Health Care, select a country and city, then click Search to find a doctor near you

Prescription Drug Coverage

If you enroll in the BeneFlex U.S. Expatriate Option, administered by Aetna International, your coverage will include a prescription drug benefit also administered by Aetna International. Your prescription drug costs will depend on if you choose to purchase medications at retail or mail order or at an in-network or out-of-network pharmacy, and the category of the drug on the Aetna International drug list (also called a formulary). Search for drugs covered under the formulary at www.aetnapharmacy.com/valueplus.

When in the U.S., using in-network retail pharmacies can save you money, so register for the Aetna International Health Hub, your secure member website. Visit www.aetnainternational.com and click **Register now** under the **Log in** section.

Find your nearest participating pharmacy by logging in to your secure member website at aetnainternational.com and selecting **Find Health Care** at the top of the page. In the **Search for health care near you** section, go to the **Select a Country** drop-down menu and select **United States of America**. Go to the **Select a City** drop-down menu and select **Any**, then click **Search**. You can also contact our Member Service Center using the number on the back of your member ID card.

Please note:

- You will need to obtain new prescriptions and pre-certifications from your doctor for medications that you are currently taking.
- You should visit www.aetnapharmacy.com/valueplus to check if your medications are covered.
- Non-formulary generic drugs have the same coinsurance and cost maximum as non-formulary brand-name drugs.
- You should ensure you have an adequate supply of medication prior to April 1, 2019. If you need a prescription after you've been enrolled and before you receive your new Aetna International member ID card, you can obtain a copy of your card through Aetna's member portal at www.aetnainternational.com, to use at the pharmacy. Otherwise, you'll need to pay out-of-pocket for the medication and submit a reimbursement request to Aetna International to have the claim considered under the plan.
- Once you receive your new Aetna International ID card, be sure to use it for all future prescriptions.

ABOUT AETNA SPECIALTY: YOUR SPECIALTY MEDICINE PHARMACY

Aetna International manages specialty medications through Aetna Specialty Pharmacy®.

If your doctor prescribes a specialty medicine, call Aetna International at **1-800-231-7729** to confirm your coverage and buy your medicine directly through Aetna Specialty Pharmacy or a specialty pharmacy in the Aetna Specialty Performance Network.

▶ 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.

Additional Resources

Coverage under the BeneFlex U.S. Expatriate Option includes the following programs provided through Aetna International:

- Red24 — Includes security, political and natural disaster coverage
- International Employee Assistance Program (IEAP) — includes up to five counseling sessions per issue per year per enrolled member. Access benefits by calling the member services number of your ID card: **1-800-231-7729** or collect **1-813-775-0190**. Services include: cultural adjustment assistance, marital/family stress, child care and behavioral concerns, social adaption needs, alcohol/substance abuse, work/life balance and depression*
- International Disease Management
- International Maternity Management Program
- Informed Health Line
- Simple Steps to a Healthier Life®
- Wellness Checkpoint

Once enrolled, contact Aetna International member services for information on these programs.

*Should you or your covered dependents require EAP services while in the U.S., please contact ComPsych at **1-800-435-7266** or by visiting www.guidanceresources.com. The access code is DUPONTEAP.

U.S. Expatriate Option: Dental Coverage

If you enroll in the BeneFlex U.S. Expatriate Option administered by Aetna International, your coverage will also include dental coverage.

As a Dow employee transitioning to the Company on April 1, 2019, if you are enrolled in Dow's International Medical Option administered by Cigna International, you may submit an Explanation of Benefits from Cigna International to Aetna International member services and request in writing that your deductible amount be credited to your dental deductible with Aetna International. See page 4 for information on where to submit your written request.

Dental Coverage	Outside the U.S.	Inside the U.S.	
		In-network	Out-of-network
Annual deductible¹ <i>Applies to restorative services only¹</i>	\$50 per person, up to a maximum of \$150 per family	\$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	No charge	No charge	No charge
Restorative and other dental care	No charge after you pay the deductible	No charge after you pay the deductible	You pay 50% after the deductible
Calendar year maximum benefit (per covered person)	\$1,100	\$1,100	\$1,100
Orthodontic treatment (coverage for dependents up to age 19 only)	You pay 50%	You pay 50%	You pay 50%
Orthodontic lifetime maximum benefit (per covered person)	\$1,200	\$1,200	\$1,200

1. The medical and dental deductibles are separate.

You can easily find a dental provider near you using these steps:

You can easily find a dental provider near you using these steps:

1. Log in to **Health Hub**, your secure member website, at aetnainternational.com.
2. Click **Find health care** at the top of the page.
3. Select a country and city using the drop-down boxes, then click **Search**.

Vision Plan

Routine eye exams are covered in full under the U.S. Expatriate Medical Option (prescription glasses and contact lenses are not included). For employees who require additional vision benefits (including coverage for prescription glasses and contact lenses) 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-approved, medically necessary contact lenses (in lieu of glasses, including exam)	Plan pays 100% of R&C	Plan pays up to \$300	100% of 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. 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.

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.

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.

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.

If you want to purchase additional life insurance coverage, you must make an election. Your life insurance elections will not automatically transfer from Dow.

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

If you want to purchase spouse/domestic partner life insurance coverage, you must make an election. Your life insurance elections will not automatically transfer from Dow.

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
You only	\$500,000	\$250,000	\$100,000	\$50,000
You / your spouse or domestic partner	\$500,000/ \$300,000	\$250,000/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
You /each eligible child	\$500,000/ \$100,000	\$250,000/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
You / your spouse or domestic partner /each eligible child	\$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. 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 ¹	Hours of Vacation per Year ¹	Monthly Accrual Hours ¹
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

As a U.S. expatriate employee on international assignment you will follow the holiday schedule of your host country.

▶ 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 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).

▶ 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. 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.

▶ For More Information After April 1

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