



➤ Get Ready for Annual Enrollment

It's time to start thinking about the upcoming Annual Enrollment for your 2019 BeneFlex benefits.

Important Dates At-a-Glance

Dates	Action
January 1 – October 31, 2018* at 11:59 p.m., Central Time (CT)	<p>Earn your \$40/month Healthy Incentive Credit to lower your 2019 medical plan premiums: To earn the credit, U.S. employees eligible for the DuPont medical plan need to complete an online Member Health Assessment on the Healthy Living website, administered by Viverae®, at www.myhealth.dupont.com or through the Viverae app. See page 4 for more information.</p> <p>Avoid the tobacco surcharge: Tobacco users can avoid a \$50/month tobacco user surcharge on 2019 medical plan premiums by participating in three tobacco cessation coaching sessions by telephone and completing the Breaking Free from Tobacco online program. See page 5 for more information.</p>
October 22, 2018	<p>Look for 2019 Annual Enrollment information: Check your email and online 2019 Benefits Enrollment Kit on the DuPont Connection website at http://digital.alight.com/dupont.</p>
October 31 – November 13, 2018	<p>Make your 2019 BeneFlex elections for yourself and your family during the 2019 BeneFlex Annual Enrollment period.</p>
November 2018	<p>Cash out your 2018 purchased vacation: See page 6 for details.</p>

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*Special rules apply to employees in Hawaii and Puerto Rico, and expatriates on international assignment. See pages 4 and 5 for more information.

What to Expect for 2019 Annual Enrollment

Good news! The same BeneFlex plan options you have today will continue with minimal changes in 2019.

Watch for your online **2019 Benefits Enrollment Kit** through **DuPont Connection** at <http://digital.alight.com/dupont>, starting on October 22, 2018. You'll find all of your Annual Enrollment information, including plan design and premium changes, for 2019.

If you like your current BeneFlex options, you can keep them in 2019. However, Annual Enrollment will be a great opportunity to take a fresh look at the coverage you have today to decide if it still meets your needs or if you want to make changes for next year—including removing any dependents who no longer qualify for DuPont benefits coverage.



Coming Soon: 2018 Summary Plan Descriptions (SPDs)

The 2018 SPDs will be available in the fall. SPDs provide a concise description of DuPont's benefit plans and programs, and help you understand your benefits, how the plans work, how to file claims, and your rights and responsibilities as a participant.

You will find the 2018 SPDs on **DuPont Connection** at <http://digital.alight.com/dupont>.

Same site, new address

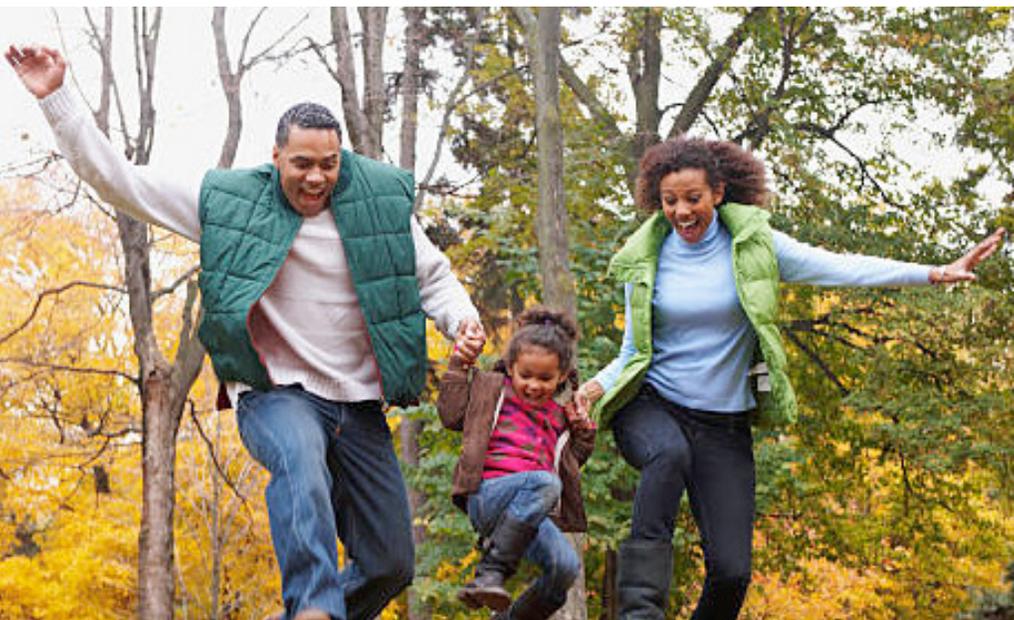
Update your bookmarks—there's a new website address for **DuPont Connection**: <http://digital.alight.com/dupont>.

The site isn't changing and you can continue to access your personalized benefits information at any time—day or night.

For enhanced security, starting in late August you will be required to set up a new password for the site (your user ID will remain the same). Your password for the website will expire every 90 days.

You may also need to set up a separate new PIN for when you call **DuPont Connection** at **1-800-775-5955**. Follow the instructions when you're prompted on **DuPont Connection**.

These changes align with industry standards to keep your information protected and to help prevent fraud.



Keep Your Life Insurance Beneficiaries Up To Date

Take the opportunity during Annual Enrollment to review and, as necessary, update your life insurance beneficiary designation information on file.

A New Prescription Drug Administrator for 2019

CVS Caremark will replace Express Scripts as the prescription drug administrator for DuPont's Core and Premium Saver medical options. You'll find that CVS Caremark has lower prescription drug prices on an aggregate basis, although pricing will vary on a drug-by-drug basis.

With this change:

- You can continue to fill your prescriptions at a variety of retail pharmacies. In-network pharmacies include CVS, Walgreens, Giant, Kroger, Rite Aid, Walmart, Target (which are CVS pharmacies), and many others.
- Up to a 90-day supply of maintenance medication can be filled by mail, or ordered and filled at a CVS retail pharmacy (including those in Target stores) for the same price as using mail order.
- During Annual Enrollment, you'll be able to check if your current pharmacy is in-network (using in-network pharmacies can cost you less), and the cost of your medication. There will be some formulary (list of preferred drugs) changes for 2019.



In most cases, you will not experience any disruption:

- Mail-order prescriptions will automatically be transferred to the CVS Caremark mail-order center, except where prohibited by law.
- Retail prescriptions (up to a 30-day supply) will be processed by CVS Caremark with your first fill/refill in 2019. You will need to provide your new CVS Caremark ID card to your pharmacist starting on January 1, 2019.



In November, CVS Caremark will contact you by mail if one or more of the following apply:

- You have a prescription for a specialty medication. These cannot be transferred from Express Scripts to CVS Caremark.
- Your mail-order prescription transfer is prohibited by law, such as if it's for a controlled substance.
- Your current prescription is not on the CVS Caremark formulary.
- Your current prescription is a non-preferred medication and you can save money by changing to a formulary medication.

If any of these situations apply to you or a covered family member, you will need a new prescription from your doctor for your medication starting on January 1, 2019. The personalized letter that you receive will provide details regarding the steps you should take to update your specific prescription(s).



Watch for your Welcome Kit

A prescription drug coverage Welcome Kit and ID card will be mailed to 2019 covered participants from CVS Caremark in December.

➤ Bonus! Get 20% off CVS-brand health items

As a CVS Caremark prescription drug program member, you can get a 20% discount off the regular price of most CVS-brand health-related products at retail CVS pharmacies when you use your CVS ExtraCare® health card.

Look for more information in your Welcome Kit about the card. It should arrive in the mail 6 to 8 weeks after your enrollment effective date.

Live Well With the Healthy Living Program

DuPont's Healthy Living Program is designed to help you embrace a healthy lifestyle **and** save you money. And this year, you only need to take **one step** to earn your Healthy Incentive Credit for 2019.

Complete the online Member Health Assessment anytime between January 1 and October 31, 2018 at 11:59 p.m., Central Time (CT), to earn a \$40/month credit toward your 2019 medical plan premiums. The Member Health Assessment asks questions about specific lifestyle habits to help you identify and manage any risks so that you can live well.

To find out more about the Healthy Living Program—including how your simple healthy actions can help you earn points toward a quarterly raffle drawing—see the **2018 Wellness Program** details on **DuPont Connection**.

We're Taking a Pause From Onsite Biometric Screenings

Onsite biometric screenings will not be hosted this year, nor is a screening required to receive the 2019 Healthy Incentive Credit. It is still a good idea to visit your medical provider to get your yearly physical—the DuPont medical plan options cover annual preventive care visits (including age- and gender-appropriate health screenings) at 100% with no deductible. Preventive care received out-of-network is subject to reasonable and customary limits, so it is recommended that you speak with your medical carrier to confirm your coverage details before you receive care.

Ready to Complete the Member Health Assessment?

Completing the Member Health Assessment is easy and takes just a few minutes. You can even complete it using your smartphone by downloading the Viverae mobile app (search for “Viverae” in the App Store or Google Play).

To complete it from your computer:

- Log on to **DuPont Connection** at <http://digital.alight.com/dupont>.
- Go to **Contact Us** in the top right corner and click on **Viverae** to be taken to the secure Healthy Living website at www.myhealth.dupont.com.
- From the home page, click on **Rewards** to view the required action—completing the Member Health Assessment. Required actions are designated with an exclamation mark.

Verify You Earned It

Once you've completed the Member Health Assessment, verify that you have earned your Healthy Incentive Credit on the Healthy Living website or on the Viverae app under **Rewards**. You will see a green bar and checkmark on the home page under **Rewards** in both the app and portal.

If you have a green checkmark next to Member Health Assessment and your status bar shows complete with 50 points earned, you will begin to see your Healthy Incentive Credit automatically with your first 2019 pay statement. And, if you complete your Member Health Assessment:

- **By October 24, 2018 at 11:59 p.m., CT,** your Healthy Incentive Credit will be applied to the medical premiums shown on **DuPont Connection** during Annual Enrollment.
- **After October 24, 2018 at 11:59 p.m., CT,** you can confirm your credit on **DuPont Connection** starting the last week of November.

Employees hired after June 30, 2018 will automatically receive the credit for 2019.

▶ Are you an employee in Hawaii or Puerto Rico, or an expatriate on international assignment?

You automatically receive the \$40 Healthy Incentive Credit. The \$40 credit is reflected in your monthly premiums. You can participate in many of the Healthy Living programs but will not earn a separate credit.

▶ Need help?

If you need assistance with the Member Health Assessment or the Healthy Living Program, call Viverae at **1-888-VIVERAE (1-888-848-3723)**. Representatives are available Monday through Thursday, 8:00 a.m. to 8:30 p.m., and Friday, 8:00 a.m. to 7:00 p.m., Eastern Time (ET).

Please note: Starting November 1, 2018, Viverae will officially rebrand under the new company name, SimplyWell®. Watch for more information later this year and in 2019.

Attention Tobacco Users: Take Action to Waive the Tobacco User Surcharge

Each year during Annual Enrollment you are asked if you have used tobacco during the prior three months. Tobacco includes all products containing tobacco, including cigarettes, cigars, pipes, smokeless tobacco, chewing tobacco, and/or other tobacco products, as well as e-cigarettes and other vaping devices that deliver nicotine.

Tobacco users at DuPont pay a \$50/month tobacco user surcharge on medical premiums. If you are a tobacco user, avoid this surcharge—and the other health risks that come from using tobacco—**by completing three tobacco cessation coaching sessions by telephone through Viverae and the Breaking Free from Tobacco online program by 11:59 p.m., CT, on October 31, 2018.**

Until you are tobacco-free for at least three months before Annual Enrollment, you will need to earn a new waiver each year. Your tobacco user status attestation from last year will be your default election for this year. If your status has changed—either from user to non-user or from non-user to user—update it on **DuPont Connection** during Annual Enrollment.

How to Waive the Tobacco User Surcharge for 2019



Go to the **Healthy Living website** through the **Contact Us** page on **DuPont Connection**, log on at www.myhealth.dupont.com, or use the **Viverae app**.

Click on **Rewards**. Under **View Other Programs**, click on **Tobacco User Surcharge** and follow the instructions under the Description and Guidelines.



Complete three tobacco cessation coaching sessions by telephone and the Breaking Free from Tobacco online program by 11:59 p.m., CT, on October 31, 2018.

Important: If you haven't started your coaching sessions, begin now so you don't run out of time to complete them. The tobacco cessation coaching sessions are spaced several weeks apart to enable you to work on your goals to quit between sessions. Three sessions typically take a few months to complete. The Breaking Free from Tobacco online program will also take at least four weeks to complete.



During Annual Enrollment (October 31 – November 13, 2018 at 11:59 p.m., CT), indicate if you used tobacco during the prior three months. If you answer yes and you:

- **Completed the three tobacco cessation coaching sessions by telephone and the Breaking Free from Tobacco online program by 11:59 p.m., CT, on October 31, 2018**, you will have earned the tobacco user surcharge waiver for 2019.
- **Did not complete the three coaching sessions and the Breaking Free from Tobacco online program by 11:59 p.m., CT, on October 31, 2018**, you will pay the tobacco user surcharge—an extra \$50/month that will be applied to your 2019 medical premium.

Does the tobacco user surcharge apply to everyone?

Yes, it applies to employees eligible for the BeneFlex Medical Plan in the U.S., including Hawaii and Puerto Rico.

If you're an expatriate on international assignment, the surcharge also applies to you—you have access to complete the Viverae telephone coaching sessions and the Breaking Free from Tobacco online program, or you may complete and submit the International Tobacco Surcharge Waiver Form to earn the surcharge waiver.

To access the form, go to the **Healthy Living website**, click on the **Resources** tab under **Profile**, and then on **Forms and Documents**. Follow the directions to complete and submit the form to Viverae by October 31, 2018.



Use Tobacco? Take Control.

If you use tobacco, take this opportunity to think about quitting. Giving up tobacco is one of the best moves you can make to living healthier. We know it won't be easy, but we can help:

- **DuPont's medical options provide many free prescription tobacco-cessation medicines.**

Check with Express Scripts® at **1-800-RxDUPONT (1-800-793-8766)** or log on to www.express-scripts.com/duPontactive and scroll down to the “Benefits and account notifications” section of your home page to learn more. A listing of free prescription tobacco-cessation medicines will also be available on the CVS Caremark website in January.

For employees in Hawaii or Puerto Rico, or expatriates on international assignment, please contact your medical carrier directly for information on free prescription medications.

- **Receive up to six free tobacco counseling sessions through the Employee Assistance Program.** You can contact ComPsych at **1-800-435-7266** or visit their website at www.guidanceresources.com. The Organization Web ID to register is DUPONTEAP.

Other Tobacco Cessation Resources

- Legacy's **BecomeAnEx** program, a **free** online program that helps people quit smoking and re-learn life without cigarettes
- **1-800-QUIT-NOW** national quit lines
- **American Lung Association—Freedom From Smoking® online**
- **Nicotine Anonymous**
- **Smoke Free**
- **American Cancer Society tobacco information**

Note that use of these additional resources does not apply toward waiving the tobacco user surcharge.

The Vacation Buying Plan Is Being Discontinued

As announced last year, the Vacation Buying Plan is being discontinued as of December 31, 2018. It will not be offered for 2019 during Annual Enrollment.

You must use any 2018 purchased vacation by December 31, 2018, or cash it out.

If you choose to cash out any unused purchased vacation time:

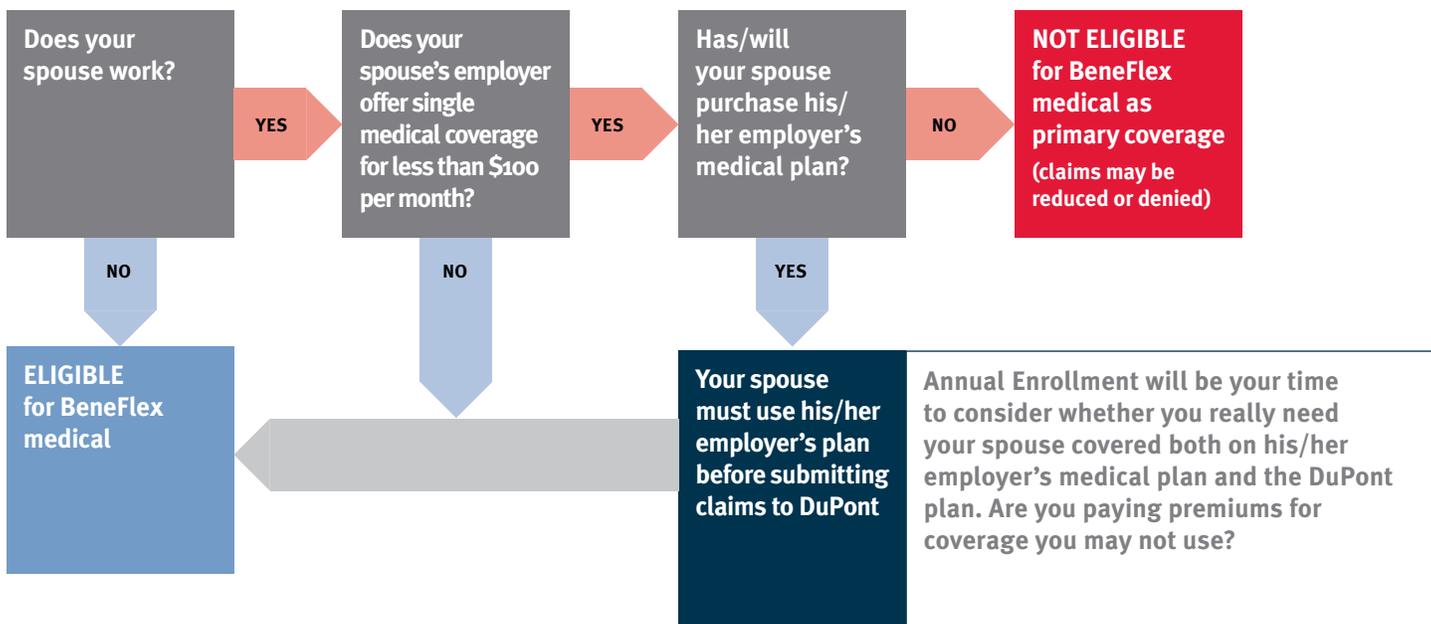
- **DuPont employees:** Enter the time in eTime by November 21, 2018 (the payroll cutoff date for the month of November). If you miss entering this time by this date, call the **HR Direct Service Center** by 6:00 p.m., Eastern Time (ET), on November 30, 2018.
- **DuPont Pioneer employees:** Call **DuPont Connection** before 6:00 p.m., ET, on November 30, 2018.

Keep in mind that you must use your carryover (if available) and 2018 vacation **before** using any purchased vacation.

If You Cover Your Working Spouse

Does your working spouse have medical coverage available through an employer that costs less than \$100 per month? If so, the BeneFlex Medical Plan rules require that your spouse purchase primary coverage through that employer. Your spouse will only be eligible for secondary coverage through DuPont.

During Annual Enrollment, you will be asked to confirm that your spouse meets the DuPont plan's eligibility requirements if you elect medical coverage for your spouse.



HIPAA Notice of Privacy Practices for Protected Health Information

This is a reminder that the DuPont HIPAA Notice of Privacy Practices and other related documents are located on the HR Direct website at <https://hr.dupont.com/en/Pages/DuPont-Protected-Health-Information-Forms.aspx>. The notice is also available upon request by calling **DuPont Connection** at 1-800-775-5955.

This newsletter provides a quick, easy-to-understand outline of your Plan options. DuPont has made every effort to ensure that this newsletter accurately reflects the plan documents and contracts. However, if there is any conflict or inconsistency between this newsletter 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 newsletter. 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 obligations.

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