Flexible Spending Accounts (FSAs)

Applies to mainland U.S. employees and expatriates on international assignment.

Healthcare FSAs

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.**

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

* 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 *You can also contribute to this FSA if you are an expatriate on international assignment or if you opt out of DuPont medical coverage*[1]
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 $3,200 in 2025.	
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, 2026, to submit claims for eligible FSA expenses incurred during 2025. You’ll forfeit any account balances that remain after this date.	

[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.

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.

Dependent Care FSAs

If you have a remaining balance in your 2024 Dependent Care FSA:

- Any remaining balance may be used toward eligible expenses incurred between January 1, 2024 and December 31, 2024 (or through your termination date if your employment ends in 2024).
- You have until April 15, 2025 to submit claims for reimbursement, after which time any remaining 2024 DC FSA balance will be forfeited.

	Dependent Care FSA
Your Contributions	You set aside before-tax dollars from each paycheck to pay for the cost of care for your child under age 13, or a disabled dependent such as a parent, spouse/domestic partner, or child Contribution limits vary based upon whether you meet the IRS definition of a "highly compensated employee" (HCE) Non HCE may contribute between $120 to $5,000 annually. HCE may contribute between $120 to $2,000 annually. If you are married, your contribution limits depend on how you and your spouse file your taxes.
Use Your Account to Pay for	Child day care centers; Nursery school; Adult day care centers Summer day camp Baby sitters Au pairs After-school programs Elder care
Your FSA Balance	If you elect a dependent care FSA for 2025, you'll 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, 2026, to submit claims for eligible FSA expenses incurred during 2025. You'll forfeit any account balances that remain after this date.

If you are filing for reimbursement using the Bank of America (BoA) portal/app, BoA requires you to select the account that the expense should be paid from. Selecting the 2025 DC FSA will allow funds to be paid from your remaining 2025 DC FSA balance first. If you are filing a claim using a Claim Reimbursement Form, under the Claim Information section you would indicate "2025 DC FSA" in the Plan Type column.

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 $3,200 for 2025.

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 2025?**
   If you are enrolled in an FSA and/or the HSA today and remain enrolled in an FSA and/or the HSA for 2025, you may receive a new Bank of America debit card for 2025. 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 2025 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 $3,200 for 2025.

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 2025?**
If you are enrolled in an FSA and/or the HSA today and remain enrolled in an FSA (or the HSA, if

applicable) for 2025, you may receive a new Bank of America debit card for 2025. 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 2025 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.

Frequently Asked Questions About the Dependent Care FSA

1. **Who owns the account?**
   DuPont. Your contributions will be deducted from your pay and credited to your account shortly after each pay date. Unlike the Limited Purpose and Traditional Health Care FSAs, which can reimburse you for eligible expenses even if the funds haven't been deposited to your account yet, with the Dependent Care FSA, you can only be reimbursed up to the amount of the funds deposited to your account.

2. **Whose Expenses are eligible?**

   To be eligible for reimbursement, expenses must be for the care of your:
   - Child (biological, legally adopted or placed for adoption):
     - Who is under age 13;
     - Who spends at least eight hours a day in your home; and
     - Whom you claim as a dependent on your tax return*; or
   - Spouse or dependent family member (such as your parent, grandparent, or sibling):
     - Who is not physically or mentally able to provide self-care and lives with you for more than 50% of the current calendar year;
     - Who spends at least eight hours per day living in your home; and
     - Who you claim as a dependent on your tax return.

   For more information on eligible dependents, refer to IRS Publication 503 "Child and Dependent Care Expenses".

   Note that you cannot claim dependent care expenses for a domestic partner or a domestic partner's child(ren) unless they are considered by the IRS to be your dependents.

* *In the case of divorced or separated parents, your child may be considered to meet these requirements if you are the custodial parent and all other requirements to claim the child as a dependent on your tax return are met. Contact your tax advisor to see if your child can qualify.*

3. What are the deadlines to incur claims and submit claims for reimbursement?

If you elected a Dependent Care FSA for	Deadline to Incur Claims	Deadline to Submit Claims for Reimbursement
2024	December 31, 2024	April 15, 2025
2025	December 31, 2025	April 15, 2026

Any remaining balance after the deadline to submit claims for reimbursement will be forfeited after that date.

4. What are the contribution limits if I am married?

If you are married:

- And you file a joint federal tax return, you can contribute up to $5,000 per year to the Dependent Care FSA. Note: If your spouse's employer has a similar dependent care assistance program, the combined total contributions to your Dependent Care FSA and to your spouse's program is $5,000.
- And you file separate federal tax returns, you can contribution up to $2,500 per year to the Dependent Care FSA.
- You can't contribute more than the lesser of your earned income or your spouse's earned income.

5. Are there any other contribution limits?

If you are considered a highly compensated employee, as defined by the IRS, your contributions may be limited so that the Plan can comply with IRS non-discrimination requirements.

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

No.

7. What are the tax advantages?

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