

What's New for 2024?

The following enhancements and changes to your DuPont benefits will be effective January 1, 2024.



Enhancements

Introducing New Supplemental Healthcare Benefits For Your Unique Healthcare Needs

You can now enroll in Hospital Indemnity, Critical Illness, and Accident Insurance through MetLife. These supplemental healthcare benefits help offset the cost of healthcare by providing cash payments to you in the event of a hospital stay, critical illness, or major accident. Here are examples of the types of covered conditions under each supplemental healthcare benefit. For the full list of covered services through each supplemental healthcare benefit, select the “learn more” links below.

Hospital Indemnity Insurance	Critical Illness Insurance	Accident Insurance
<ul style="list-style-type: none"> • Maternity stay and newborn routine care • ICU and inpatient hospital admissions • Substance-abuse treatment • Rehabilitation facility stay <p>Learn more about Hospital Indemnity Insurance.</p>	<ul style="list-style-type: none"> • Heart attack or stroke • Advanced Parkinson’s and Alzheimer’s disease • Cancer • Multiple sclerosis and muscular dystrophy • \$50 wellness reimbursement <p>Learn more about Critical Illness Insurance.</p>	<ul style="list-style-type: none"> • Surgery • ER and urgent care visit • Physician office visit • Therapy • Fractures, dislocations, and lacerations • Air and ground ambulances • ICU and inpatient hospital admissions <p>Learn more about Accident Insurance.</p>

Each supplemental healthcare benefit comes with multiple coverage options, so you can choose the option that best meets the needs of you and your family. **For most conditions and injuries, the Enhanced options for all three benefits pay out double the amount of the Basic options.**

Hospital Indemnity and Accident Insurance Monthly Premiums

Coverage Tier	Hospital Indemnity Insurance		Accident Insurance	
	Basic	Enhanced	Basic	Enhanced
Employee Only	\$5.23	\$10.33	\$3.67	\$5.64
Employee + Spouse/ Domestic Partner	\$12.58	\$24.85	\$7.34	\$11.28
Employee + Child(ren)	\$8.60	\$17.00	\$8.96	\$13.78
Family	\$15.95	\$31.52	\$10.53	\$16.18

Critical Illness Insurance Monthly Premiums

Age Band	Basic Option (\$10,000 Benefit)*			
	Employee	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
24 and Under	\$3.10	\$6.30	\$5.30	\$8.40
25 – 29	\$3.60	\$7.30	\$5.70	\$9.40
30 – 34	\$4.40	\$9.00	\$6.60	\$11.10
35 – 39	\$6.00	\$12.20	\$8.10	\$14.30
40 – 44	\$8.30	\$16.90	\$10.50	\$19.10
45 – 49	\$11.70	\$23.50	\$13.90	\$25.60
50 – 54	\$15.90	\$30.80	\$18.00	\$33.00
55 – 59	\$22.60	\$42.60	\$24.70	\$44.70
60 – 64	\$30.70	\$56.90	\$32.90	\$59.00
65 – 69	\$41.50	\$75.70	\$43.60	\$77.90
70 – 100	\$57.30	\$105.90	\$59.40	\$108.00

*The monthly paycheck premium for the Enhanced option (\$20,000 benefit) is twice this amount.

Adding a New Way to Fast-Track Your Healthy Incentive Credit

In 2024 you can fast-track your Healthy Incentive Credit by completing your wellness exam — otherwise known as your annual physical — with your physician.

Here's How It Works:

1. *Schedule your annual physical with your provider beginning January 1, 2024, and complete the visit by September 30, 2024.**
2. *After your visit, our medical plan provider, Aetna, will receive notification and alert Virgin Pulse that you have completed your exam.*
3. *Within two weeks, Virgin Pulse will credit you for completion of the fast-track — and that's it! You'll receive the Healthy Incentive Credit for the 2025 plan year, reducing your DuPont Medical Plan premiums by \$480.*

A FEW IMPORTANT THINGS TO NOTE ABOUT THIS FAST-TRACK OPTION:

- It will be offered along with the biometric screening fast-track option.
- Annual physicals are always coded by Aetna as preventive care. This means you pay nothing for any services received. Diagnostic tests, however, which are meant to treat or diagnose a suspected problem, are not preventive. If your doctor completes a diagnostic service during your annual physical, it will not be coded as a preventive care. This means, you'll have to pay for the services. [Read more about the difference between preventive and diagnostic care.](#)
- It's important to make the most of your annual physical visit while you're there. Here are some [talking points to use with your doctor](#), including how to discuss whether services received are preventive or diagnostic.

*Note: Our medical plans cover one annual wellness exam each calendar year. This means that even if an employee had an annual wellness exam in November 2023, they can still schedule a preventive care exam before September 30, 2024.

Expanding our Carrot Benefits to Include Support For Menopause and Low Testosterone

You can now use your \$30,000 lifetime benefit maximum through Carrot for menopause and low testosterone support. Use your lifetime benefit maximum to pay for related medications, nutrition counseling, in-person and virtual visits with specialists, and more.

Increased Health Savings Account (HSA) and Healthcare Flexible Spending Account (FSA) Contribution Limits

The IRS increased the annual HSA and Healthcare FSA contribution limits for 2024.

	HSA*		Healthcare FSA	
	2023	2024	2023	2024
Individual Coverage	\$3,850	\$4,150	\$2,850	\$3,050
Family Coverage	\$7,750	\$8,300		

*If you'll be age 55 or older at any point in 2024, you can make an additional \$1,000 catch-up contribution to your HSA.

Changes

It's no secret that inflation is impacting all areas of our lives, including healthcare costs. Not only are costs rising, but DuPont has experienced higher medical plan utilization for the past few years. The result is that our healthcare spend has grown significantly.

To better manage the higher healthcare spend, the cost of premiums in all medical and dental plans is increasing, impacting both the company and employees. In addition, we've made medical, prescription drug, and dental plan design changes, some of which will result in modest cost increases when you receive care. The new supplemental healthcare benefits described above are designed to help protect you from these increased costs.

DuPont's plans continue to be highly competitive and comprehensive. We remain committed to supporting you and your family through moments that matter most in your lives.

Medical Premium Changes

Employee medical premium contributions for the Core, Premium Saver, and Traditional Copay PPO options will see an increase in 2024:

Coverage Tier	Core and Traditional Copay PPO Options		Premium Saver Option	
	2023	2024	2023	2024
Employee Only	\$97.00	\$111.79	\$64.00	\$73.76
Employee + Spouse/ Domestic Partner	\$236.00	\$271.99	\$161.00	\$185.55
Employee + Child(ren)	\$172.00	\$198.23	\$118.00	\$135.99
Family	\$300.00	\$345.74	\$204.00	\$235.11

Higher In-Network Medical Deductibles

The deductible is the amount you must pay before the plan begins helping cover the cost of your medical care. The amounts shown below are for in-network care in 2024.*

	Core Option	Premium Saver Option	Traditional Copay PPO Option
Individual Coverage	\$1,800	\$3,100	\$1,000
Family Coverage	\$3,600	\$6,200	\$2,000

*The out-of-network deductible for the Premium Saver option is increasing from \$3,500 to \$3,900 (individual coverage) and \$6,000 to \$6,800 (family coverage) in 2024.

Prescription Drug Copay Increase For All DuPont Medical Plans

Generic prescription drug coverage will change from no cost to \$10 per prescription fill at retail and \$30 for a 90-day supply through mail order. Those in the Core and Premium Saver Plans will continue to have to meet the deductible before a prescription drug copay is applied.

Dental Premium Changes

All coverage tiers for the Standard and High options will see a slight increase in 2024.

Coverage Tier	Standard Option		High Option	
	2023	2024	2023	2024
Employee Only	\$10.00	\$10.20	\$18.00	\$18.36
Employee + Spouse/ Domestic Partner	\$20.00	\$20.40	\$33.00	\$33.66
Employee + Child(ren)	\$24.00	\$24.48	\$35.00	\$35.70
Family	\$36.00	\$36.72	\$55.00	\$56.10

Dental Plan Design Changes

We're making plan design changes to give you more meaningful choices between your dental plans. The Standard option will no longer offer orthodontia care, while the High option will continue to offer it for children and adults. Additionally, the lifetime maximum for orthodontia coverage for the High option will increase from \$1,500 to \$2,000.

Here are a few questions to consider as you're reviewing your dental coverage this year during Annual Enrollment:

- **Do you primarily use preventive dental services (i.e., two routine dental cleanings every six months)?** The Standard option may be a good fit for you. It comes with the same preventive coverage as the High option, but with lower paycheck premiums.
- **Would you like to pay less for services when you receive them?** Learn more about the High option. While it comes with higher paycheck premiums, you'll pay only 25% coinsurance after meeting the plan's \$50 deductible.
- **Will you or a member of your family need orthodontia services next year?** Consider the High option. Once your increased lifetime maximum (\$2,000) for orthodontia coverage is exhausted, you can change back to the less expensive Standard option next year during Annual Enrollment.
- **Are you or a member of your family currently receiving orthodontia care?** You must enroll in the High option, and you will be eligible for the increased lifetime maximum. If you do not elect the High option, you will not receive any additional orthodontia benefits beginning January 1, 2024, even if you are in the middle of treatment.