

2023 Benefits Enrollment Guide

For Active U.S. Full-Time and Part-Time Regular Employees



Enrolling in Your DuPont Benefits

Your DuPont benefits are the sum of parts. Each benefit supports a different part of your life. And, together, the whole you. But it's up to you to decide what kind of support you and your family will need this year.

Take the time to review your offerings and make your elections. We encourage you to read this guide carefully, so you and your family can enroll in the plans that best meet your needs.



Contents

Benefits Eligibility and Enrolling 3

Benefits Eligibility	3
How to Enroll	3
If You Don't Enroll	3

What's New? 4

Enhancements and Changes	4
Benefits Available April 1.....	5

Benefits Blueprint 6

Medical and Prescription Drug	6
Dental	8
Vision.....	9
Support Resources	10
Health Savings Account (HSA).....	12
Flexible Spending Accounts (FSAs)	13
Life and Accidental Death Insurance.....	14
Disability Benefits	14
Retirement Savings Plan	14
MetLife Legal Plan	15

What Matters Most 15

Allstate Identity Protection.....	15
Nationwide Pet Insurance.....	15
Vacation Buying Program.....	15
Family-Friendly Benefits and Other Resources ..	15

2023 Monthly Premiums 16

For More Information 19

Benefits Eligibility and Enrolling

The benefits you elect will be effective through December 31, 2023. Unless you experience a qualifying life event, you can't change your benefits in the middle of the year. Your next opportunity will be during the fall 2023 Annual Enrollment period for coverage effective January 1, 2024.



Benefits Eligibility

DuPont benefits are offered to all regular, full-service employees working at least 20 hours or more per week. If you're a regular, full-service employee working at least 20 hours or more per week at a participating DuPont subsidiary or joint venture, you're also eligible for DuPont benefits. Note that additional eligibility rules apply, including for your spouse/domestic partner and dependents. You can learn more about these requirements on [DuPont Connection](#).

How to Enroll

You have 30 days from your date of hire to enroll in your DuPont benefits. To get started, visit [DuPont Connection](#), or call **1-833-253-7719**, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

After your start date, you will receive information with instructions for registering on [DuPont Connection](#) and beginning the enrollment process.

If You Don't Enroll

It's important that you review your benefits every year and select the best options for you and your family. If you don't act during your new hire enrollment period, you'll automatically be enrolled in:

- The Core option for employee-only medical coverage, and you will not be eligible for the Company contribution to the HSA until you certify eligibility. Once you certify eligibility, your Company contribution will be prorated based on your hire date.
- The Standard option for employee-only dental coverage.
- Basic Employee Life and Accidental Death Insurance, each equal to 1.5x your annual pay. These benefits are provided by DuPont at no cost to you.

Midyear Changes

You can change your benefit elections in the middle of the year **only if you experience a qualifying life event**. These events are occasions — like birth, adoption, or getting married — that change your or your dependent's eligibility for benefits.

To ensure a seamless transition, make your changes within 30 days of the qualifying life event either on [DuPont Connection](#) or by phone as shown above under "How to Enroll." The Summary Plan Description (SPD) outlines when benefit changes are effective, based on the benefit and the life event. Note: No change can be made later than 90 days following a qualifying life event.

What's New?

At DuPont, we believe in connections. We're dedicated to the connections we have to our people, and the connections our people have to their benefits. We've been hard at work to make sure you and your family have the support you need in 2023.



Enhancements and Changes

We remain committed to providing you with equitable, market-competitive benefits. The following enhancements and changes to your DuPont benefits are effective January 1, 2023.

Enhancements:

Basic Employee Life and Accidental Death Insurance

The Company-paid Basic Employee Life and Accidental Death Insurance benefit is increasing from 1x your annual pay to 1.5x. You automatically receive Basic Employee Life and Accidental Death Insurance.

Health Savings Account (HSA) and Health Care Flexible Spending Account (FSA) contribution limits

The IRS has increased the annual HSA and Health Care FSA contribution maximums for 2023:

	HSA*	Health Care FSA
Individual Coverage	\$3,850	\$2,850
Family Coverage	\$7,750	\$5,700

*If you'll be age 55 or older at any point in 2023, you can make an additional \$1,000 catch-up contribution.

Same vision coverage, lower employee cost

You'll pay less in 2023 for the same vision coverage you have now.

Changes:

Medical premium changes

To keep pace with rising healthcare costs, employee premium contributions for the Core, Premium Saver, and Traditional Copay PPO options will see a modest increase in 2023. See [2023 Monthly Premiums](#) to learn more.

Higher in-network and out-of-network deductibles for the Core option

As a result of recent changes in IRS regulations, the minimum in-network and out-of-network deductibles for the Core option will increase slightly in 2023:

	In-Network Deductible	Out-of-Network Deductible
Individual Coverage	\$1,500	\$2,600
Family Coverage	\$3,000	\$4,200

Deductibles for the Premium Saver and Traditional Copay PPO options will remain the same.

Updated pay definition for Employee Life Insurance, Short- and Long-Term Disability, and Purchased Vacation

There's an updated pay definition for Employee Life Insurance, Short- and Long-Term Disability, and Purchased Vacation.

Shift premiums and overtime will no longer be considered when calculating pay-based welfare benefits. This change will make calculating your Employee Life Insurance, Short- and Long-Term Disability, and Purchased Vacation easier and more consistent year to year.

Benefits Available April 1

If you're enrolled in a DuPont Medical Plan, the following benefit enhancements will automatically be effective beginning April 1, 2023. No action is required to enroll in these benefits. More information will become available as we get closer to the effective date.

Family-building support through Carrot

Expanding your family is exciting, but it can also be stressful. To better support you, we're introducing a new family-building benefit through Carrot, which will replace the current infertility services provided through Aetna. With Carrot, you'll have access to:

- An enhanced lifetime benefit maximum of \$30,000 (up from \$20,000 in 2022) for adoption assistance, surrogacy, IVF, IUI, and egg freezing,
- A concierge service to help guide you through important decisions,
- Top fertility clinics, and more!

Wider network of behavioral health providers through Lyra Health

In addition to the Aetna network providers available through your DuPont Medical Plan, you'll also have access to behavioral health providers through Lyra's health network. This network offers more access to high-quality physicians with diverse backgrounds in behavioral health support.



Benefits Blueprint

Now is your chance to plan for today — and the future. Read more about all your benefits, and visit [DuPont Connection](#) to enroll, so you can get the most out of what DuPont offers to you and your family.



Medical and Prescription Drug

You can choose between three medical plan options, all administered by Aetna. These plans are designed differently, so there's a fit for everyone:

- **The Core option** is a high-deductible health plan. It has a lower deductible than the Premium Saver option, but higher premiums. It comes with a Health Savings Account (HSA) to help you cover your expenses now and years down the road. Plus, it comes with a Company-provided HSA contribution, too.
- **The Premium Saver option** is a high-deductible health plan. Like the Core option, it comes with an HSA, including a Company-provided HSA contribution. As its name suggests, the Premium Saver option has the lowest premiums of the three plans. However, it has a higher deductible.
- **The Traditional Copay PPO option** is a preferred provider organization (PPO) plan. It comes with a low deductible and copays, and the premiums mirror the Core option. It doesn't come with an HSA.

You're automatically enrolled in prescription drug coverage when you enroll in a DuPont Medical Plan. Fill prescriptions for most drugs at any CVS Caremark network pharmacy. Get specialty medications — drugs that require sensitive care or are used to treat chronic conditions — through Archimedes.

Wondering where you can find your costs for each plan? Check out the [2023 Monthly Premiums](#).

Coverage At-a-Glance

Feature	Core Option		Premium Saver Option		Traditional Copay PPO Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	Individual: \$1,500 Family: \$3,000	Individual: \$2,600 Family: \$4,200	Individual: \$2,800 Family: \$5,600	Individual: \$3,500 Family: \$6,000	Individual: \$700 Family: \$1,400	Individual: \$1,800 Family: \$2,600
Annual Out-of-Pocket Maximum	Individual: \$5,000 Family: \$10,000	No limit	Individual: \$6,000 Family: \$12,000	No limit	Individual: \$6,000 Family: \$12,000	No limit
Preventive Care	Plan covers 100%, no deductible					
Office Visits	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay a \$30 – \$250 copay, depending on the type of visit	You pay 40%, after deductible
Teladoc[®] (General Medical Services)	You pay \$49 if the deductible has not been met, and \$9.80 if the deductible has been met				You pay a \$30 copay	
Teladoc (Behavioral Health Services)	You pay an \$85 to \$190 fee, depending on the type of visit, if the deductible has not been met; you pay 20% of these fees if the deductible has been met				You pay a \$30 copay	
Teladoc (Dermatology Services)	You pay a \$75 consult fee if the deductible has not been met; you pay 20% of the consult fee if the deductible has been met				You pay a \$45 copay	
Labs and X-Rays	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible
Hospitalization	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible	You pay 20%, after deductible	You pay 40%, after deductible
Prescription Drugs (through CVS Caremark)*						
Generic	No charge after the deductible					
Brand Formulary	You pay 25% after the deductible, up to a \$125 maximum					
Brand Non-Formulary	You pay 45% after the deductible, up to a \$250 maximum					
Maintenance Medications**	You pay 45% after the deductible, no maximum					

*Applies to retail — up to two fills — and mail order

**If filled more than two times at a retail pharmacy other than CVS

Note: This chart is designed to show high-level plan details. To see the coverage specifics, view your Summary of Benefits Coverage on [DuPont Connection](#).

Dental

DuPont offers two dental plans to keep you grinning, smirking, and smiling in style. Both plans cover preventive care — two teeth cleanings, two exams, and one set of bitewing X-rays — at 100% each year. The deductible for both plans is \$50 per person, up to a maximum of \$150 per family.

Here are the differences:

- **The Standard option** requires you to pay 50% coinsurance after you meet your deductible. The maximum annual benefit is \$1,250 per person. The lifetime benefit for orthodontia is \$1,200 and only available to children under age 19.
- **The High option** requires you to pay 25% coinsurance after you meet your deductible. The maximum annual benefit is \$2,000 per person. The lifetime benefit for orthodontia is \$1,500 and covers both children and adults.

Coverage At-a-Glance

Feature	Standard Option	High Option
Annual Deductible	\$50 per person, up to a \$150 per family maximum	
Diagnostic and Preventive Care (e.g., routine cleanings and X-rays)	Plan pays 100%	
Restorative Care (e.g., bridges, crowns, and fillings)	You pay 50%, after the deductible	You pay 25%, after the deductible
Maximum Annual Benefit	\$1,250 per covered person	\$2,000 per covered person
Lifetime Orthodontic Limit	\$1,200 per covered child, under age 19	\$1,500 per covered person, regardless of age

To check out the costs for the Standard and High options, view the [2023 Monthly Premiums](#).



Vision

You have to see it to believe it. As long as you go to a VBA network provider, the vision plan covers the full cost of your eye exams, lenses, and frames after a \$20 copay. You also get a \$175 allowance for contact lenses and a \$250 allowance for LASIK surgery. But wait, it gets better. In addition to hearing benefits available under DuPont’s medical plans, you’ll also get hearing benefits under VBA.

Coverage At-a-Glance

	VBA Provider	Non-VBA Provider	Non-VBA Provider (if no VBA provider is within a 35-mile radius)
Eye Exam	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
Eyeglass Lenses and/or Frames (one time per year)	Plan pays 100%, after \$20 copay	Plan pays \$40 to \$100, depending on lens or frame type	Plan pays 100%, after \$20 copay
Cosmetic Contact Lenses (in lieu of glasses)	Plan pays up to \$175 allowance toward the total cost		
LASIK Eye Surgery	Up to \$250 allowance toward the total cost on both eyes, once every eight years		

Did you know: Many non-covered lens options may be available to you (at a 15% – 20% discount!) through VBA network providers. Discounts on the following only apply when purchased with covered lenses and/or frames: frames and lenses that cost more than the plan allowance, photochromatic lenses, rimless frames, and lens laminating.

To check out the cost for VBA coverage, view the [2023 Monthly Premiums](#).



Support Resources

Health Advocacy

Getting the right treatment in the U.S. healthcare system often means navigating a web of confusing information. The experts at Accolade clear things up. If you and your family enroll in a DuPont Medical Plan, you have access to free, dedicated Accolade Health Assistants. Your Health Assistant can field your questions, help you find mental health and substance abuse treatment, set you up with advice from a team of doctors, and work with you to find the best care options available for your needs.

Employee Assistance Program (EAP)

Taking on the world isn't as easy as it looks (and it looks pretty darn tough as it is). The DuPont Employee Assistance Program (EAP), administered by ComPsych, is designed to take some of the pressure off.

You and your family members receive 12 free counseling sessions per issue, per year. The EAP can help you through just about anything: depression, anxiety, legal, or financial issues, or a generally bad day. All sessions are confidential and available 24/7. In addition to EAP services, you and your family have access to ComPsych GuidanceResources, which provides support resources and information for personal life issues, as well as access to the Working Advantage members-only program for discounts and perks.

Telemedicine (Teladoc)

Get medical and behavioral healthcare any day or time of the week and no matter where you are. Teladoc health professionals are board-certified doctors equipped to handle non-emergency situations. You can meet with them virtually — by phone or computer — and they can help diagnose and recommend a treatment plan for things like ear and sinus infections, the flu, as well as dermatology and behavioral health concerns. In many locations, Teladoc health professionals can also call in prescriptions for you.

Teladoc appointments are covered by your DuPont Medical Plan (deductible applies).

Find In-Network Providers

Use the contact information below to find in-network medical, dental, and vision providers:

- Accolade (Medical): Visit member.accolade.com or call **1-877-383-4756**.
- MetLife (Dental): Visit metlife.com/mybenefits or call **1-855-638-3944**.
- VBA (Vision): Visit vbaplans.com or call **1-800-432-4966**.

Healthy Living Program

When you participate in the Healthy Living Program through Virgin Pulse and complete 6,000 activity points each quarter, you'll receive a Healthy Incentive Credit for the following plan year, which will reduce your medical plan premiums by \$480 annually.

Here are a few highlights of the program:

- It's available to all employees.
- New hires will automatically receive the Healthy Incentive Credit for the remainder of the current plan year, as well as a credit applied to the following plan year. This credit is prorated based on start date.
- Program activities range from a health check survey to a biometric screening, tracking healthy habits, completing a health coach appointment, and more. Each activity is worth a certain number of points.
- Unless you are a new hire, you must earn 6,000 points per quarter in each of the first three quarters of the year to receive the Healthy Incentive Credit. The deadline for point completion is September 30.

For more Healthy Living Program details, and to enroll for 2024 credit, visit myhealth.dupont.com.

2nd.MD

When you're faced with a critical healthcare decision and aren't sure what to do, it helps to get a second opinion.

DuPont offers you 2nd.MD, a second opinion service that connects you with leading national specialists by phone or video. In these sessions, specialists will review your diagnosis and treatment plans and have a detailed conversation with you, so you can gain confidence about your next steps.

This service is provided in partnership with Accolade and is available at no cost to all employees enrolled in a DuPont Medical Plan and their dependents.

Hinge Health

- Don't choose surgery before trying Hinge Health. If you have back, knee, hip, neck, or shoulder pain, Hinge Health's digital physical therapy program can reduce your pain and help you avoid more invasive treatment options. This program is available at no cost to employees enrolled in the Core, Premium Saver, or Traditional Copay PPO options.

Tobacco Cessation

We care about your health and want you to thrive. For that reason, if you're currently using tobacco, we strongly encourage you to take advantage of these free resources:

- Tobacco cessation coaching through Virgin Pulse
- Prescription tobacco cessation medication as part of your DuPont Medical Plan
- Up to 12 free EAP sessions per year to help you manage emotional issues that you may experience while trying to quit

Looking for More Support?

Our benefits partners are always available to help. To contact them, see **For More Information** at the back of this guide.



Health Savings Account (HSA)

If you enroll in the Core or Premium Saver options, you have access to a Health Savings Account (HSA) through Bank of America.

DuPont contributes to your HSA to help you save for health expenses down the road — or to pay your deductible this year. You can also set aside money from your paycheck to contribute to your HSA, up to a limit set by the IRS. As you get older and your health expenses increase, the growth in your HSA becomes even more powerful.

The best part? HSAs are triple tax advantaged. You don't pay taxes on the money going into your HSA. You aren't taxed when you reimburse yourself for your eligible health expenses. And you aren't taxed on the investment gains in your account.

For 2023, here are the annual contributions you'll get from DuPont, as well as the maximum contributions you can make, up to IRS limits:

	Individual Coverage	Family Coverage
DuPont contribution	\$600	\$1,200
Your maximum contribution*	\$3,250	\$6,550
Your maximum contribution if you're age 55+	\$4,250	\$7,550
IRS contribution limit	\$3,850	\$7,750
IRS contribution limit for employees age 55+	\$4,850	\$8,750

*IRS guidelines require that the total contribution by employee and DuPont cannot exceed \$3,850 for individual coverage and \$7,750 for family coverage. The maximum contribution for new hires will vary based on the prorated contribution made by DuPont.

Important Note About Your HSA Contributions

DuPont's contributions are prorated based on the month your employment begins. DuPont's HSA contributions (and yours!) will begin the first month after you make your medical elections. Contributions will post to your HSA shortly after they show in your pay statement.

It's important to note that, when electing your medical coverage, you must attest to being eligible for the HSA. If you don't attest to being HSA-eligible, you'll lose out on the HSA contribution from DuPont.

Flexible Spending Accounts (FSAs)

DuPont has three FSA options, available through Bank of America. Like the HSA, these accounts can be used to save, and pay for, eligible healthcare and/or dependent care costs. FSA elections don't carry over from year to year.

- **Health Care FSA:** Contribute \$2,850, up to a \$5,700 family maximum, on a pre-tax basis to use for eligible medical, dental, and vision expenses. This is available only if you enroll in the Traditional Copay PPO option.
- **Limited Purpose FSA:** Contribute \$2,850, up to a \$5,700 family maximum, on a pre-tax basis to use for eligible dental and vision expenses. This is available only if you enroll in the Core or Premium Saver options.
- **Dependent Care FSA:** Contribute up to \$5,000 on a pre-tax basis to use for eligible child and elder care expenses.

Plan Carefully!

Unlike the HSA, the FSAs are “use it or lose it” accounts. This means that, if you don't have enough eligible expenses to use your FSA funds by **December 31**, you'll lose what's left in your account. This deadline is different from the deadline to submit claims for reimbursement, which is **April 15** of the following year.



Life and Accidental Death Insurance

DuPont pays for Basic Employee Life and Accidental Death Insurance, administered by Securian, each equal to 1.5x your base pay, for added financial protection to you and your family in case something serious happens. In addition to the Basic Employee Life and Accidental Death Insurance provided to you by DuPont, you have the option to:

- Reduce your Company-paid Basic Employee Life Insurance to \$50,000, as a tax-free alternative.
 - Enroll in Supplemental Employee Life Insurance for yourself, up to 7x your base pay.
- Note:** If you are enrolling in Supplemental Employee Life Insurance, you'll be required to provide Securian with evidence of insurability (EOI).
- Buy additional life and accidental death insurance for your spouse/domestic partner, and dependents.

Curious about how much the insurance above will cost you and your family in 2023? View the [2023 Monthly Premiums](#).

Disability Benefits

Injuries and illnesses are an unfortunate part of life. Sometimes you need time away from work to recover. Our disability programs provide financial protections during these times when you need it most.

Short-Term Disability		Long-Term Disability
Weeks 1 – 8	Weeks 9 – 26	
100% of regular pay	70% of regular pay	60% of regular pay, up to a maximum monthly benefit of \$15,000*

*Subject to reduction of benefits from other eligible sources, such as Social Security.

Retirement Savings Plan

Kick back and relax. Go fishing. Travel the world. Your industry-leading DuPont Retirement Savings Plan will help you save for the retirement of your dreams, no matter what — or where — that is.

You're able to start and stop your DuPont Retirement Savings Plan contribution at any time throughout the year. DuPont fully matches your contributions up to 6% of your eligible pay. You're immediately vested in your contributions and the DuPont match. In addition, each pay period, you automatically receive a Company-provided Retirement Savings Contribution of 3% of your eligible pay. You're vested in the Retirement Savings Contribution once you've been with DuPont for three years.

Our Plan record keeper, Merrill, will send new hires an email with more information on how to enroll in the DuPont Retirement Savings Plan. To learn more about the Plan, visit benefits.ml.com.

Keep Your Beneficiaries Up to Date

In the event of a serious injury or death, it's important that your beneficiaries are up to date so your benefits can be paid out according to your wishes. This is the perfect time to make sure your beneficiaries are designated for your Employee Life Insurance and Accidental Death Insurance, as well as the DuPont Retirement Savings Plan.

What Matters Most

MetLife Legal Plan

Buying a house? Planning your estate? Trying to work out a traffic ticket? No matter your legal issue, a nationwide network of attorneys can guide you — all without expensive legal fees. You can choose from two coverage levels: coverage for yourself or coverage for you and your family. To see how much coverage will cost in 2023, view the [2023 Monthly Premiums](#).

Allstate Identity Protection

Identity theft can take years to sort out. If it happens to you, Allstate Identity Protection will walk you through the recovery process and reimburse you for up to \$1,000,000 in expenses. Like the MetLife Legal Plan, you can choose from two types of coverage: coverage for yourself or coverage for you and your family. To see how much coverage will cost in 2023, view the [2023 Monthly Premiums](#).

Nationwide Pet Insurance

Protect your whole family. Cover your pets' veterinary needs with Pet Insurance through Nationwide. You can view the premium rates and enroll in Pet Insurance at any time on the [Nationwide Pet Insurance](#) website. After enrolling, Nationwide will bill you directly for your Pet Insurance coverage.

Vacation Buying Program

Thinking about a dream vacation or staycation in 2023? Through the Vacation Buying Program, you can buy up to 40 additional hours of vacation time each year during your enrollment period. The extra time will be withheld from your 2023 paychecks through pre-tax deductions.

Here's How the Vacation Buying Program Works

Planning accordingly is key! Here are a few important things to note about the Vacation Buying Program before you take action:

- You can purchase vacation only during your new hire or Annual Enrollment period.
- You'll pay for extra vacation time with pre-tax dollars deducted from each pay period in 2023.
- You can only buy up to 40 hours of vacation time per year. If your scheduled work week is less than 40 hours, you can buy up to the number of hours you work in an average week.
- Purchased vacation will be used last. This means that you must use all types of vacation (e.g., accrued vacation, carried forward vacation from the prior year) before using your purchased vacation.

Family-Friendly Benefits and Other Resources

No matter where you are in life, your benefits are here to lend you a hand. We offer many benefit extras that we encourage you to take advantage of.

- **New Parent Leave:** Additional paid time off for new parents
- **Adoption Assistance:** Reimbursement for adoption expenses
- **Milk Stork:** Breast milk delivery service for nursing moms who travel
- **Bright Horizons:** Support services for the entire family
- **Support for Caregivers**
- **Paid Vacation and Holidays**
- **Tuition Reimbursement**
- **Service Awards**

Have Questions?

We've got answers! Check out the Vacation Buying Program Guide on [dupontbenefits.com](#), and if you have additional questions, contact DuPont Connection at **1-833-253-7719**, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

2023 Monthly Premiums

Medical

Coverage Level	Healthy Incentive Credit Applied			Healthy Incentive Credit Excluded		
	Core Option	Premium Saver Option	Traditional Copay PPO Option	Core Option	Premium Saver Option	Traditional Copay PPO Option
Employee Only	\$57.00	\$24.00	\$57.00	\$97.00	\$64.00	\$97.00
Employee + Spouse/ Domestic Partner	\$196.00	\$121.00	\$196.00	\$236.00	\$161.00	\$236.00
Employee + Children	\$132.00	\$78.00	\$132.00	\$172.00	\$118.00	\$172.00
Employee + Family	\$260.00	\$164.00	\$260.00	\$300.00	\$204.00	\$300.00

Tobacco Surcharge

In support of DuPont's global tobacco-free policy, during your enrollment period, you'll be required to attest to your tobacco use. If you are a tobacco user, a \$50 monthly surcharge will be added to your medical premiums. Note that if you were hired on or after July 1, the tobacco user surcharge will not apply during the first calendar year of your employment. If you use tobacco, you are still eligible for the coaching sessions noted on [page 11](#).

Dental

Coverage Level	Standard Option	High Option
Employee Only	\$10.00	\$18.00
Employee + Spouse/Domestic Partner	\$20.00	\$33.00
Employee + Children	\$24.00	\$35.00
Employee + Family	\$36.00	\$55.00

Vision

Coverage Level	VBA Option
Employee Only	\$7.95
Employee + Spouse/Domestic Partner	\$13.81
Employee + Children	\$13.81
Employee + Family	\$20.47

Basic Employee Life Insurance

Coverage	Monthly Rate
1.5x annual pay	Provided by DuPont at no cost to you

If your salary is greater than \$50,000, you can also elect to reduce your Basic Employee Life Insurance to \$50,000. This option is offered at no cost as a tax-free alternative to the Company-provided 1.5x annual pay coverage.

Supplemental Employee Life Insurance

In addition to the Basic Employee Life Insurance provided at no cost to you through DuPont, you can buy additional coverage — up to 7x your base pay — during your enrollment period.

Age on 12/31/2023	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.013
25 – 29	\$0.014
30 – 34	\$0.022
35 – 39	\$0.033
40 – 44	\$0.045
45 – 49	\$0.079
50 – 54	\$0.138
55 – 59	\$0.228
60 – 64	\$0.356
65 – 69	\$0.638
70 – 74	\$1.109
75+	\$1.654

Spouse/Domestic Partner Life Insurance

COVERAGE OPTIONS

- \$10,000
- \$25,000
- \$50,000
- \$100,000
- \$200,000
- \$250,000
- \$300,000
- \$350,000
- \$400,000

Spouse/Domestic Partner Age on 12/31/2023	Monthly Rate per \$1,000 of Coverage
Under 25	\$0.016
25 – 29	\$0.020
30 – 34	\$0.029
35 – 39	\$0.044
40 – 44	\$0.059
45 – 49	\$0.104
50 – 54	\$0.182
55 – 59	\$0.303
60 – 64	\$0.473
65 – 69	\$0.850
70 – 74	\$1.477
75+	\$1.854

Child Life Insurance

Coverage Options	Monthly Rate
\$5,000	\$0.19
\$10,000	\$0.37
\$20,000	\$0.74

Accidental Death Insurance

COVERAGE OPTIONS

Coverage Level	Option A	Option B	Option C	Option D
Employee Only	\$500,000	\$250,000	\$100,000	\$50,000
Employee / Spouse/ Domestic Partner	\$500,000/\$300,000	\$250,000/\$150,000	\$100,000/\$50,000	\$50,000/\$25,000
Employee / Children	\$500,000/\$100,000	\$250,000/\$50,000	\$100,000/\$25,000	\$50,000/\$10,000
Employee / 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

MONTHLY RATES

Coverage Level	Option A	Option B	Option C	Option D
Employee Only	\$8.50	\$4.25	\$1.70	\$0.85
Employee / Spouse/ Domestic Partner	\$13.60	\$6.80	\$2.55	\$1.28
Employee / Children	\$11.70	\$5.85	\$2.50	\$1.17
Employee / Spouse or Domestic Partner / Each Eligible Child	\$16.80	\$8.40	\$3.35	\$1.60

MetLife Legal Plan

Coverage Level	Monthly Rate
Employee Only	\$13.75
Employee + Family	\$19.75

Allstate Identity Protection

Coverage Level	Monthly Rate
Employee Only	\$6.50
Employee + Family	\$12.50

For More Information

For Information On...	Contact...	By...
General questions about your DuPont benefits, including: <ul style="list-style-type: none"> • Enrolling • Eligibility • Qualifying life event 	DuPont Connection	Visit digital.alight.com/dupont or call 1-833-253-7719.
Health Advocate (for questions related to your medical and prescription drug coverage)	Accolade	Visit member.accolade.com or call 1-877-383-4756.
Non-Specialty Prescription Drugs	CVS Caremark	Visit caremark.com or call 1-844-212-8696.
Specialty Prescription Drugs	Archimedes	Visit archimedesrx.com or call 1-888-439-0704.
Dental Coverage	MetLife	Visit metlife.com/mybenefits or call 1-855-638-3944.
Vision Coverage	VBA	Visit vbaplans.com or call 1-800-432-4966. For information on VBA's hearing benefit, call 1-888-819-5333.
Employee Assistance Program (EAP)	ComPsych	Visit guidanceresources.com (access code "DUPONTEAP") or call 1-844-856-8778.
Telemedicine Services	Teladoc	Visit teladoc.com/aetna or call 1-800-TELADOC (1-800-835-2362).
Second Opinion Services	2nd.MD	Visit 2nd.MD/dupont or call 1-866-537-1324.
Healthy Living Program	Virgin Pulse	Visit myhealth.dupont.com or call 1-888-671-9395.
Hinge Health	Hinge Health	Visit hingehealth.com/dupont or call 1-855-902-2777.

(continued on the next page)

For Information On...	Contact...	By...
Health Savings Account (HSA)	Bank of America	Visit myhealth.bankofamerica.com or call 1-877-319-8115.
Flexible Spending Accounts (FSA) <ul style="list-style-type: none"> • Health Care FSA • Limited Purpose FSA • Dependent Care FSA 	Bank of America	Visit myhealth.bankofamerica.com or call 1-877-319-8115.
Employee Life and Accidental Death Insurance	Securian Financial	Visit lifebenefits.com or call 1-877-282-1752.
Retirement Savings Plan	Merrill	Visit benefits.ml.com or call 1-877-337-5267.
Disability and Leaves of Absence	Sedgwick	Visit mysedgwick.com/dupont or call 1-855-267-4402.
Legal Plan	MetLife	Visit legalplans.com or call 1-800-821-6400.
Identity Protection	Allstate	Visit myAIP.com or call 1-800-789-2720.
Pet Insurance	Nationwide	Visit benefits.petinsurance.com/dupont or call 1-877-738-7874.
Caregiver Support	RethinkCare	Visit rethinkbenefits.com/dupont (access code "DuPont") or call 1-800-714-9285.
Backup Care	Bright Horizons	Visit clients.brighthorizons.com/dupontproducts .
Breast Milk Shipping	Milk Stork	Visit milkstork.com/dupont .

Any descriptions of benefit plans contained in this document provide only general information. Employees should refer to the plan document and summary plan description of the applicable plans for a more complete description of the plans' terms. If there is any conflict between (a) the information provided in this document, and/or any other oral or written representations made by anyone regarding a plan, and (b) the legal documents of a plan (including the plan document or summary plan description for the applicable plan), the plan legal documents will govern. DuPont reserves the right to amend, modify, or terminate any compensation or benefit program at any time. This document does not create any third-party beneficiary rights or alter one's status as an "at will" employee of DuPont, as applicable. It does not alter one's terms or conditions of employment with DuPont in any way. This document is subject to applicable laws and applicable collective bargaining agreements and collective bargaining obligations.

Legal notices, plan documents, and summaries (including notices describing required coverage for mastectomy-related services, Summaries of Benefits and Coverage, and the plan's Notice of HIPAA Privacy Practices) are available on [DuPont Connection](#).

© 2022 DuPont. All rights reserved. DuPont™, the DuPont Oval Logo, and all products, unless otherwise noted, denoted with ™, SM or ® are trademarks, service marks or registered trademarks of affiliates of DuPont de Nemours, Inc.