



2024 Benefits Enrollment Guide

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



Enrolling in Your DuPont Benefits

It's up to you to decide what kind of support you and your family will need in 2024.

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



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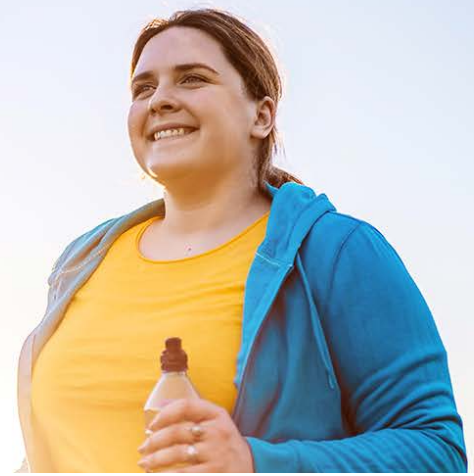
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Benefits Eligibility and Enrolling

The benefits you elect will be effective January 1 through December 31, 2024. 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 2024 Annual Enrollment period for coverage effective January 1, 2025.



Benefits Eligibility

DuPont benefits are offered to all regular, full-time and part-time employees working 20 hours or more per week. If you're a regular, full-time or part-time employee working 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 child(ren). You can learn more about these requirements on [DuPont Benefits](#).

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 base pay. These benefits are provided by DuPont at no cost to you.

Midyear Changes

Don't forget: 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 dependents' eligibility for benefits.

Enrolling During the Annual Enrollment Period in October and November

If you're enrolling during the Annual Enrollment period in October and November, you must take action by the deadline. If you do not take action, your current benefits will roll over to next year, **except for your Flexible Spending Accounts (FSAs)**. You must re-enroll in these accounts each year during Annual Enrollment.

My Health

At DuPont, we provide a competitive package of health benefits — inclusive of your medical and prescription drug coverage, dental and vision coverage, and support benefits — so you and your family can feel your best every day. To learn more, visit the [My Health](#) page on DuPont Benefits.



Medical and Prescription Drug Coverage

You can choose from 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 [2024 Monthly Premiums](#).

Healthcare Advocacy through Accolade

If you and your family enroll in a DuPont Medical Plan, you have access to free, dedicated Health Assistants through Accolade. Your Health Assistants 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.

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: \$1,800 Family: \$3,600	Individual: \$2,600 Family: \$4,200	Individual: \$3,100 Family: \$6,200	Individual: \$3,900 Family: \$6,800	Individual: \$1,000 Family: \$2,000	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 Health (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 Health (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 Health (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	\$10 per prescription fill at retail and \$30 for mail order, after the deductible					
Brand Formulary	You pay 25% after the deductible, up to a \$125 maximum					
Brand Non-Formulary	You pay 45% after 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 Coverage

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 Standard option does not come with orthodontia coverage.
- **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 \$2,000 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	Not applicable	\$2,000 per covered person, regardless of age

To check out the costs for the Standard and High options, view the [2024 Monthly Premiums](#).



Vision Coverage

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.

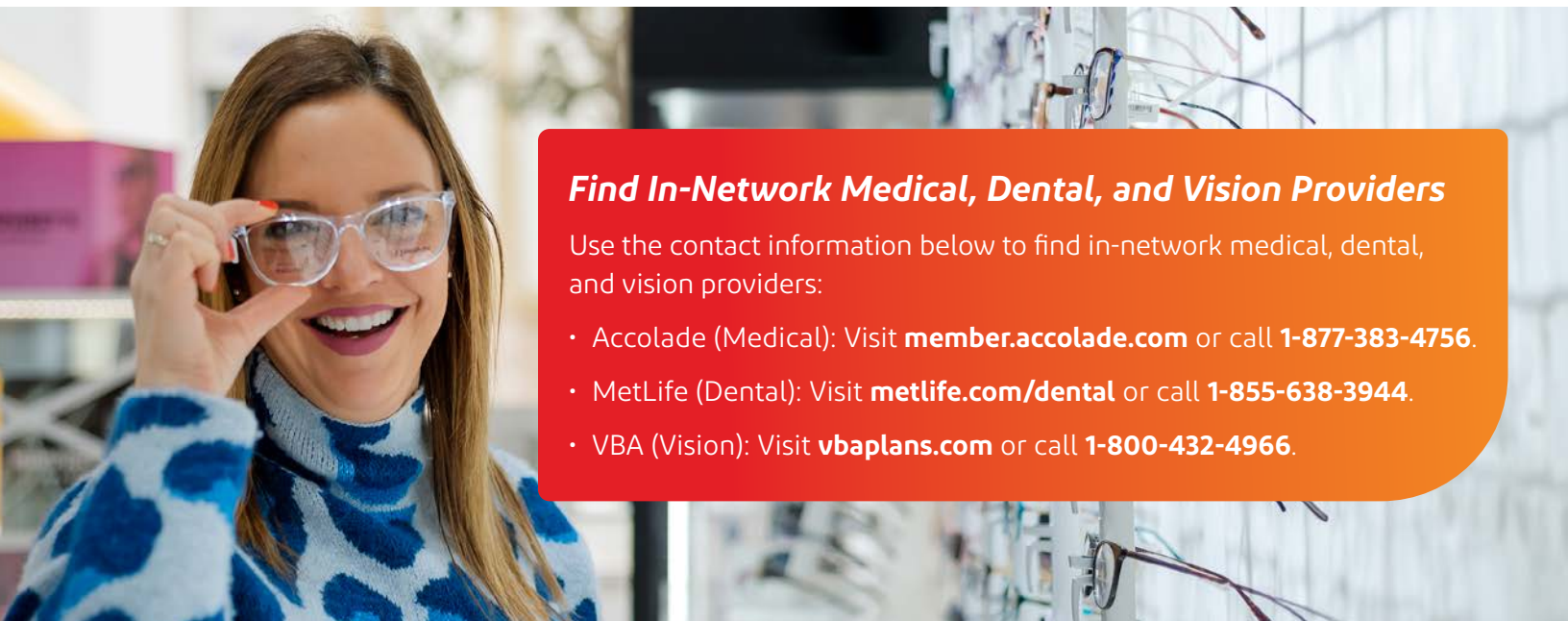
Coverage At-a-Glance

Feature	VBA Provider	Non-VBA Provider	Non-VBA Provider*
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		

*If no VBA provider is within a 35-mile radius.

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 [2024 Monthly Premiums](#).



Find In-Network Medical, Dental, and Vision 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/dental or call **1-855-638-3944**.
- VBA (Vision): Visit vbaplans.com or call **1-800-432-4966**.

Supplemental Healthcare Benefits

You can 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. Learn more about these benefits on [DuPont Benefits](#).

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	<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	<ul style="list-style-type: none">• ER and urgent care visit• Physician office visit• Therapy• Fractures, dislocations and lacerations• Air and ground ambulances• ICU and inpatient hospital admissions

Telemedicine

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

Second Opinion Services

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.

Condition Care Support

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.

My Wellbeing

Being your best, starts with feeling your best. We provide you a range of wellbeing services, including mental and emotional health support and a lifestyle management program. Visit the [My Wellbeing](#) page on DuPont Benefits to learn more about these benefits.



Mental Health

You and your family can take advantage of Lyra Health, available through your DuPont Medical Plan. Through Lyra Health, you have access to thousands of high-quality therapists, as well as assistance finding the right type of care you need.

Lyra Health is designed to help you navigate challenges of any size, like stress and anxiety, depression, substance use disorders, and relationship issues. When you connect with Lyra Health, they will assist with identifying a therapist based on ethnicity, gender, or LGBTQ+, who may better understand your needs and situation.

Employee Assistance Program (EAP)

Through the DuPont Employee Assistance Program (EAP), administered by ComPsych, 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.

Healthy Habits

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 an annual wellness exam and 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 2025 credit, visit myhealth.dupont.com.

My Money

We offer benefits that offer financial protection and allow you to be prepared for whatever life throws your way. Visit the [My Money](#) page on DuPont Benefits to learn more about these benefits.



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 pay and save for healthcare expenses, including your deductible, now and in the future. You can also set aside money from your paycheck to contribute to your HSA, up to a limit set by the IRS. HSAs offer three tax-free benefits: 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.

Here are the contributions you'll get from DuPont in 2024, as well as the maximum contributions you can make, up to IRS limits:

Feature	Individual Coverage	Family Coverage
DuPont contribution	\$600	\$1,200
Your maximum contribution*	\$3,550	\$7,100
Your maximum contribution if you're age 55+	\$4,550	\$8,100
IRS contribution limit	\$4,150	\$8,300
IRS contribution limit for employees age 55+	\$5,150	\$9,300

*IRS guidelines require that the total contribution by employee and DuPont cannot exceed \$4,150 for individual coverage and \$8,300 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

- 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.
- Are you a new hire? DuPont's contributions are prorated based on the month your employment begins. Contributions will begin the first month after you make your medical elections and will post to your HSA shortly after they show in your pay statement.

Flexible Spending Accounts (FSAs)

DuPont has three FSA options, available through Bank of America. These accounts are another way to save, and pay for, eligible healthcare and/or dependent care costs. Remember: FSA elections don't carry over from year to year.

- **Healthcare FSA:** Contribute \$3,050, on a pre-tax basis, to use for eligible medical, dental, and vision expenses. The Healthcare FSA is available only if you enroll in the Traditional Copay PPO option.
- **Limited Purpose FSA:** Contribute \$3,050, on a pre-tax basis, to use for eligible dental and vision expenses. The Limited Purpose FSA 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.



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. The benefits enrollment period 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.

Life and Accidental Death Insurance

DuPont pays for Basic Employee Life and Accidental Death Insurance, administered by Securian Financial, equal to 1.5x your annual 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 annual base pay.
- Note:** If you're enrolling in a higher level of 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 child(ren).

Curious about how much the insurance above will cost you and your family in 2024? View the [2024 Monthly Premiums](#).

Legal Insurance

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 2024, view the [2024 Monthly Premiums](#).

Identity Theft 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 2024, view the [2024 Monthly Premiums](#).

My Family

We're continuously investing in family benefits so you and your loved ones can feel empowered to have support, when and how you need it. For more details on all the family support benefits available to you, see the [My Family](#) page on DuPont Benefits.



Maternity Care

The months before your child's birth are exciting, but it's natural to feel intimidated. Before and after your baby arrives, you can lean on support from maternity nurses through Accolade's Maternity Program, at no additional cost to you.

Accolade's maternity nurses do not replace your healthcare provider, but rather, they empower you to strengthen your communication and relationship with your entire medical team, so you can get the best care possible.

Once you learn you're pregnant, enroll in the Accolade Maternity Program by calling **1-877-383-4756** and asking to speak with a maternity nurse. You will then complete a 15-minute assessment and receive personalized guidance on topics to discuss and questions to ask your physician or midwife.

New Mom?

If you're a new mom traveling on DuPont business, the Company provides you with a no-cost breast milk shipping benefit through Milk Stork. Visit DuPont's dedicated **Milk Stork website** to get started.

Fertility, Adoption, and Surrogacy

Every family-building journey is unique. No matter the road ahead, having a map to help you navigate the process can make a huge difference financially and emotionally. We offer Carrot to employees enrolled in a DuPont Medical Plan, to assist with fertility, adoption, and surrogacy.

With Carrot, you'll receive personalized guidance, created with your unique needs in mind to support you through your family-forming journey. This includes:

- Access to trusted providers with Carrot's network of 950+ clinics and 3,350+ attorneys and agencies across the country.
- Unlimited, free virtual visits with fertility health and family-forming experts to navigate your options, costs, and questions.
- Educational resources, including articles and how-to videos.
- At-home support through Carrot's telehealth platform, including fertility health and wellness tests, an ovulation tracking bracelet, and more.

When you use Carrot's services, DuPont will reimburse 100% of eligible expenses, up to a combined \$30,000 family lifetime maximum.

Raising a Family

DuPont provides all DuPont employees and their eligible dependents access to RethinkCare.

RethinkCare's board-certified behavior analysts conduct remote consultations with your child — and, separately, with you — to help your family work through behavioral issues. RethinkCare is geared toward families with children and young adults who manage autism spectrum disorder, ADHD, learning disabilities, or other developmental challenges.

DuPont covers 100% of the cost for up to 12 hours of remote consultations with a children's behavioral expert through RethinkCare.

Backup Care

Things come up. When those things derail your child care, elder care, or pet care plans, contact Bright Horizons for backup. Bright Horizons offers several programs to support your entire family, including:

- Sitters, nannies, tutors and pet care
- Elder care resources
- Online tools and discounts

You can access Bright Horizons at any time throughout the year. To get started, visit DuPont's dedicated [Bright Horizons website](#).

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 you enroll, Nationwide will bill you directly for your Pet Insurance coverage.





My Time Away

We do important work, but it's essential that you take time away to relax, recharge, and enjoy the finer things in life. DuPont offers you several options to spend time away with those you love. For more information, visit the [My Time Away](#) page on DuPont Benefits.

Vacation and Holiday Time

You receive 15 to 25 vacation days per year, depending on how long you've worked at DuPont.

In addition to vacation time, DuPont also offers 12 paid holidays, which include DuPont designated holidays and personal holiday(s). DuPont designated holidays may vary, depending on work location. Refer to your local Site HR for your holiday schedule.

Vacation Buying Program

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 2024 paychecks through pre-tax deductions.

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 2024.
- 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.

Check out the [Vacation Buying Program Guide](#) for more details. 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.

Disability Benefits

DuPont's Short-Term Disability Program and the Long-Term Disability Plan provide financial protection in the event you cannot work due to an injury or illness.

Short-Term Disability

If your claim is approved, DuPont's Short-Term Disability benefit provides:

- 100% of your base salary for up to 8 weeks
- 70% of your base salary for up to 26 weeks

If you miss more than 48 consecutive hours of time off, you must contact Sedgwick, our Short-Term Disability administrator, to begin the Short-Term Disability process.

Long-Term Disability

If you've exhausted DuPont's Short-Term Disability benefits and are not cleared to return to work, Sedgwick will refer you to The Hartford to begin the Long-Term Disability process.

If your claim is approved for Long-Term Disability benefits, you'll receive 60% of your base salary, up to a maximum of \$15,000 per month.

Sick Time

All employees have 48 hours of paid sick time available to them each year. This time can be used for medical appointments, for unexpected illnesses or injuries for yourself and for your family members, and for the Short-Term Disability seven-calendar-day waiting period.

Leaves of Absence

When something comes up in your life that requires your undivided attention, it's OK to take some time away from work. DuPont offers various leaves of absence options — like family leave, new parent leave, and bereavement leave — to help you through it. For more details, visit [DuPont Benefits](#).



2024 Monthly Premiums

Medical Coverage

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	\$71.79	\$33.76	\$71.79	\$111.79	\$73.76	\$111.79
Employee + Spouse/ Domestic Partner	\$231.99	\$145.55	\$231.99	\$271.99	\$185.55	\$271.99
Employee + Child(ren)	\$158.23	\$95.99	\$158.23	\$198.23	\$135.99	\$198.23
Employee + Family	\$305.74	\$195.11	\$305.74	\$345.74	\$235.11	\$345.74

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. If you were hired on or after July 1, the tobacco user surcharge will not apply during the first calendar year of your employment. We care about your health and want you to thrive. If you’re currently using tobacco, we 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.

Dental Coverage

Coverage Level	Standard Option	High Option
Employee Only	\$10.20	\$18.36
Employee + Spouse/Domestic Partner	\$20.40	\$33.66
Employee + Child(ren)	\$24.48	\$35.70
Employee + Family	\$36.72	\$56.10

Vision Coverage

Coverage Level	VBA Option
Employee Only	\$7.95
Employee + Spouse/Domestic Partner	\$13.81
Employee + Child(ren)	\$13.81
Employee + Family	\$20.47



Basic Employee Life Insurance

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

If your annual base pay 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 base 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 annual base pay — during your enrollment period.

Age on 12/31/2024	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 12/31/2024	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 or Domestic Partner	\$500,000/\$300,000	\$250,000/\$150,000	\$100,000/\$50,000	\$50,000/\$25,000
Employee/Child(ren)	\$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 or Domestic Partner	\$13.60	\$6.80	\$2.55	\$1.28
Employee/Child(ren)	\$11.70	\$5.85	\$2.50	\$1.17
Employee/Spouse or Domestic Partner/ Each Eligible Child	\$16.80	\$8.40	\$3.35	\$1.60

Legal Insurance

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

Identity Theft Protection

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

Hospital Indemnity Insurance

Coverage Level	Basic	Enhanced
Employee Only	\$5.23	\$10.33
Employee + Spouse or Domestic Partner	\$12.58	\$24.85
Employee + Child(ren)	\$8.60	\$17.00
Employee + Family	\$15.95	\$31.52

Accident Insurance

Coverage Level	Basic	Enhanced
Employee Only	\$3.67	\$5.64
Employee + Spouse or Domestic Partner	\$7.34	\$11.28
Employee + Child(ren)	\$8.96	\$13.78
Employee + Family	\$10.53	\$16.18



Critical Illness Insurance

BASIC \$10,000 BENEFIT

Age Band	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + 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

ENHANCED \$20,000 BENEFIT

Age Band	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Family
24 and under	\$6.20	\$12.60	\$10.60	\$16.80
25 – 29	\$7.20	\$14.60	\$11.40	\$18.80
30 – 34	\$8.80	\$18.00	\$13.20	\$22.20
35 – 39	\$12.00	\$24.40	\$16.20	\$28.60
40 – 44	\$16.60	\$33.80	\$21.00	\$38.20
45 – 49	\$23.40	\$47.00	\$27.80	\$51.20
50 – 54	\$31.80	\$61.60	\$36.00	\$66.00
55 – 59	\$45.20	\$85.20	\$49.40	\$89.40
60 – 64	\$61.40	\$113.80	\$65.80	\$118.00
65 – 69	\$83.00	\$151.40	\$87.20	\$155.80
70 – 100	\$114.60	\$211.80	\$118.80	\$216.00

For More Information

For Information On	Contact	How
General questions about your DuPont benefits, including: <ul style="list-style-type: none"> • Enrolling • Eligibility • Qualifying life events 	DuPont Connection	Visit digital.alight.com/dupont or call 1-833-253-7719.
Health Assistants (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/dental 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.
Chronic Pain	Hinge Health	Visit hingehealth.com/dupont or call 1-855-902-2777.
Second Opinion Services	2nd.MD	Visit 2nd.md/dupont or call 1-866-537-1324.
Telemedicine	Teladoc Health	Visit teladoc.com/aetna or call 1-800-835-2362.
Condition Care Support	Accolade	Visit member.accolade.com or call 1-877-383-4756.
Mental Health Support	Lyra Health	Visit dupont.lyrahealth.com or call 1-877-230-4544.
Employee Assistance Program (EAP)	ComPsych	Visit guidanceresources.com (access code "DUPONTEAP") or call 1-844-856-8778.
Healthy Living Program	Virgin Pulse	Visit myhealth.dupont.com or call 1-888-671-9395.
Health Savings Account (HSA)	Bank of America	Visit myhealth.bankofamerica.com or call 1-877-319-8115.
Healthcare, Limited Purpose, and Dependent Care Flexible Spending Accounts (FSAs)	Bank of America	Visit myhealth.bankofamerica.com or call 1-877-319-8115.
Retirement Savings Plan	Merrill	Visit benefits.ml.com or call 1-877-337-5267.

(continued on the next page)

For Information On	Contact	How
Employee Life and Accidental Death Insurance	Securian Financial	Visit lifebenefits.com or call 1-866-293-6047.
Legal Insurance	MetLife	Visit legalplans.com or call 1-800-821-6400.
Identity Theft Protection	Allstate	Visit myaip.com or call 1-800-789-2720.
Adoption, Surrogacy, and Fertility Support	Carrot	Visit app.get-carrot.com/signup .
Breast Milk Shipping	Milk Stork	Visit milkstork.com/dupont or call 1-510-356-0221.
Raising a Family	RethinkCare	Visit rethinkbenefits.com/dupont (access code "DuPont") or call 1-800-714-9285.
Backup Care	Bright Horizons	Visit clients.brighthorizons.com/dupontproducts .
Pet Insurance	Nationwide	Visit benefits.petinsurance.com/dupont or call 1-877-738-7874.
Disability and Leaves of Absence	Sedgwick	Visit mysedgwick.com/dupont or call 1-855-267-4402.

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](#).

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