



U.S. Health & Welfare Benefits

**2024 Enhancements and Changes
for DuPont Employees**

Confidential until October 19, 2023

Benefits CoE



What We'll Cover Today

Annual Enrollment Review

- **Key Dates and Reminders**
- **2024 Enhancements and Changes**
 - Year-Round Benefits Experience
 - New Supplemental Healthcare Benefits
 - New Healthy Incentive Program Fast-Track Option
 - Increased Contribution Limit for the Health Savings Account (HSA) and Healthcare Flexible Spending Account (FSA)
 - Medical Plan and Prescription Drug Cost Sharing
 - Medical Plan Deductibles
 - Dental Plan Design Changes and Cost Sharing
- **Benefits Communications**
- **Annual Enrollment Timeline**
- **HR Summary Overview and Talking Points**

Reminder:

If employees do not take action during Annual Enrollment, their 2023 benefit elections will automatically roll over into 2024 *except* their FSAs and Vacation Buying elections.

Key Dates and Reminders

Annual Enrollment: Key Dates

October 19:

- Postcards mailed to employee homes
- New dupontbenefits.com site is live
- Email sent from DuPont Benefits account directing employees to dupontbenefits.com

October 25:

- Annual Enrollment begins
- Email sent from DuPont Benefits account informing employees that Annual Enrollment begins today

November 6:

- Email sent from DuPont Benefits account reminding employees that Annual Enrollment will end tomorrow

November 7:

- Annual Enrollment ends
 - Deadline for enrolling by phone is 5:00 p.m. CT
 - Deadline for enrolling online is 11:59 p.m. CT

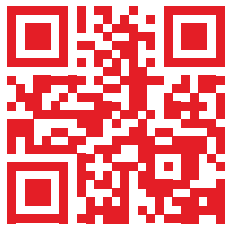
Reminder:

Only those who change medical plans or enroll for the first time will receive new medical ID cards.

Reminders: Key Benefits Information and How to Enroll

What's New for 2024?

For more information regarding your benefit options in 2024, including enhancements and changes, plan designs and rates, see the 2024 Annual Enrollment page on dupontbenefits.com.



2024 Annual Enrollment:

Wednesday, October 25 – Tuesday, November 7

Enroll through DuPont Connection:

Online: digital.alight.com/dupont

Deadline for enrolling online is 11:59 p.m. CT on November 7

Phone: 1-833-253-7719

Reps are available Monday – Friday, 8:00 a.m. to 5:00 p.m. CT

Deadline for enrolling by phone is 5:00 p.m. CT on November 7

2024 Enhancements and Changes

Enhancements

Year-Round Benefits Experience

- We're taking things a step further with dupontbenefits.com this year. We've enhanced the website to create a year-round benefits experience.
- The website now houses all your benefits information and is categorized in a way that simplifies how to get to the information you need, when you need it.
- Employees and their spouses/domestic partners and dependents can visit the website throughout the year to stay up to date on all the latest DuPont benefits offerings.
- This website should be the first stop for benefits information, followed by:
 - DuPont Connection for enrolling and reviewing plan documents (i.e., SPDs and SBCs)
 - HR Direct for the latest benefits policies



Enhancements

Introducing Hospital Indemnity, Critical Illness, and Accident Insurances through MetLife

These supplemental healthcare benefits help offset the cost of healthcare by providing cash payments to employees in the event of a hospital stay, critical illness or major accident.

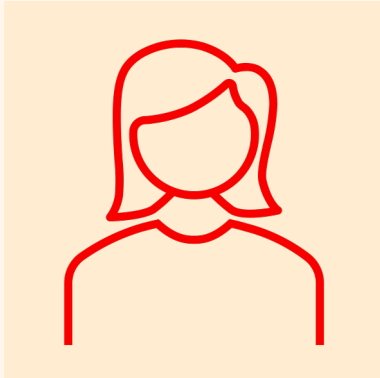
Here are examples of the types of covered conditions under each voluntary benefit:

Hospital Indemnity Insurance	Accident Insurance	Critical Illness 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">• Surgery• ER and urgent care visit• Physician office visit• Therapy• Fractures, dislocations and lacerations• Air and ground ambulances• ICU and inpatient hospital admissions	<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

Each voluntary benefit comes with multiple coverage options, so employees can choose the option that best meets their needs. **For most conditions and injuries, the Enhanced options for all three benefits pay out double the amount as the Basic options.** Specific premium amounts are available in the appendix and on DuPont Connection.

Enhancements

How Hospital Indemnity, Critical Illness, and Accident Insurances Work



Ashley, 37

DuPont employee

Enrolled in DuPont's Core medical option

During Annual Enrollment, Ashley **enrolls in the Enhanced plans for all three supplemental healthcare options.**

Six months after Annual Enrollment, Ashley is admitted to the hospital for an infection.

Ashley starts a claim through MetLife's Hospital Indemnity Insurance and receives \$1,000 paid directly to her for the out-of-pocket hospital expenses. This supplemental healthcare plan provided Ashley with additional financial protection.

Enhancements

Supplemental Healthcare Benefits: The Reimbursement Process

1. If an employee experiences an incident that's covered through their Hospital Indemnity Insurance, Critical Illness Insurance, or Accident Insurance, they should initiate a claim for reimbursement through MetLife:
 - Visit mybenefits.metlife.com.
 - Download the MetLife mobile app.
 - Call **1-855-638-3944**.
2. During the claims process, employees will have to answer some questions and upload their supporting medical documentation.
3. Once the claim has been approved, the employee will receive a cash payment directly from MetLife.

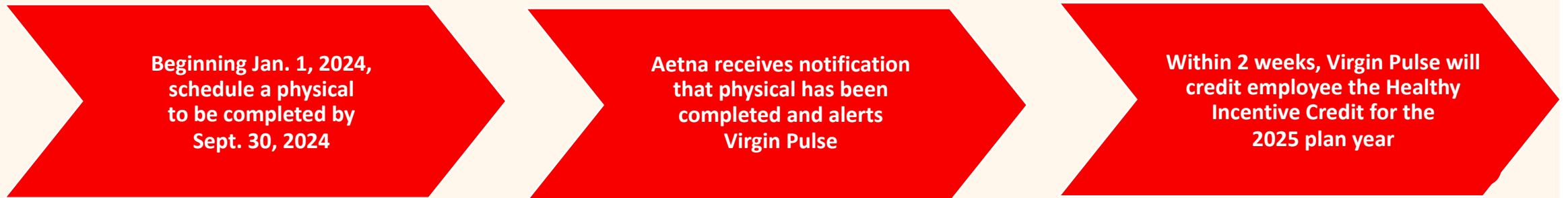
Enhancements

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

Employees can fast-track their Healthy Incentive Credit by completing their wellness exam (i.e., annual physical) with their physician.

This fast-track option will be offered along with the biometric screening fast-track option in 2024.

How it will work:



Enhancements

Important Things to Note about the New Fast-Track Healthy Incentive Credit

- 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 could still schedule a preventive care exam before September 30, 2024.
- Annual wellness exams are always coded by Aetna as preventive care. This means that employees will pay nothing for any preventive care services received. Diagnostic services, however, which are meant to treat or diagnose a suspected problem, are not preventive care services.
- If an employee's doctor completes a diagnostic service during their annual wellness exam, their services will be subject to coinsurance, copays (if applicable), and their deductible.
- To help employees make the most out of their annual wellness exam, we've created a piece, which lives on dupontbenefits.com, on talking with your doctor.

Enhancements

Expanding Carrot Benefits to Include Support for Menopause and Low Testosterone

- Employees can now use their \$30,000 lifetime benefit maximum through Carrot for menopause and low testosterone support.
- The lifetime maximum will cover related medications, nutrition counseling, in-person and virtual visits with specialists, and more.

CARROT

HSA and FSA Contribution Limit Increases

Account	2023 (Current)		2024 (New)	
	Individual	Family	Individual	Family
HSA* (includes company contribution)	\$3,850	\$7,750	\$4,150	\$8,300
Healthcare FSA	\$2,850		\$3,050	

*Those 55 or older at any point in 2024 can make an additional \$1,000 catch-up contribution.

Changes

Monthly Medical Premiums (With Healthy Incentive Credit)

Coverage Level	Core Plan and Traditional Copay PPO Options		Premium Saver Option	
	2023	2024	2023	2024
You Only	\$57.00	\$71.79	\$24.00	\$33.76
You + Spouse/DP	\$196.00	\$231.99	\$121.00	\$145.55
You + Child(ren)	\$132.00	\$158.23	\$78.00	\$95.99
You + Family	\$260.00	\$305.74	\$164.00	\$195.11

Monthly Medical Premiums (Without Healthy Incentive Credit)

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

Higher In-Network Medical Deductibles

	Core Option	Premium Saver Option*	Traditional Copay PPO Option
Individual	\$1,800	\$3,100	\$1,000
Family	\$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 from \$6,000 to \$6,800 (family coverage) in 2024.

Prescription Drug Copay Increases

Generic prescription drug coverage will change from no cost to \$10 per prescription fill at retail pharmacies, and to \$30 for a 90-day supply through mail order.

Like today, **Core** and **Premium Saver Plan** members must meet their deductible before the prescription drug copay is applied.

Changes

Dental Plan Design Changes

We're making plan design changes to give more meaningful choices between dental plans:

- The **Standard option** will no longer offer orthodontia care.
- The **High option** will continue to offer orthodontia coverage for children and adults. Additionally, the **lifetime maximum** for orthodontia coverage will increase from \$1,500 to \$2,000.

Transition If Currently Receiving Orthodontic Care

- All employees and dependents currently receiving orthodontic care must enroll in the **High option**.
- They will be eligible for the increased **lifetime maximum**.
- If they do not elect the **High option** during Annual Enrollment, they will not receive any additional orthodontia benefits beginning January 1, 2024, even if they are in the middle of treatment.

Changes

Monthly Dental Premiums

Coverage Level	Standard Option		High Option	
	2023	2024	2023	2024
You Only	\$10	\$10.20	\$18	\$18.36
You + Spouse/DP	\$20	\$20.40	\$33	\$33.66
You + Child(ren)	\$24	\$24.48	\$35	\$35.70
You + Family	\$36	\$36.72	\$55	\$56.10

Dental Coverage At-a-Glance

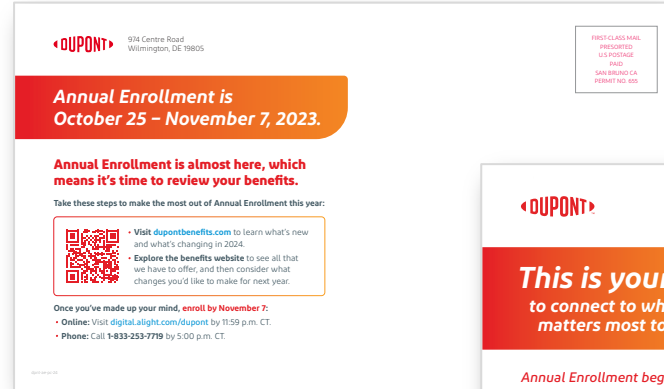
Feature	Standard Option	High Option
Deductible	\$50 per person, up to a \$150 per family maximum	
Preventive Care	Plan pays 100%	
Restorative Care	You pay 50%, after the deductible	You pay 25%, after the deductible
Maximum Annual Benefit	\$1,250 per covered person	\$2,000 per covered person
Lifetime Orthodontic Limit	Not offered	\$2,000 per covered person, regardless of age

Benefits Communications and Timeline

Benefits Communications

Upcoming Annual Enrollment Communications

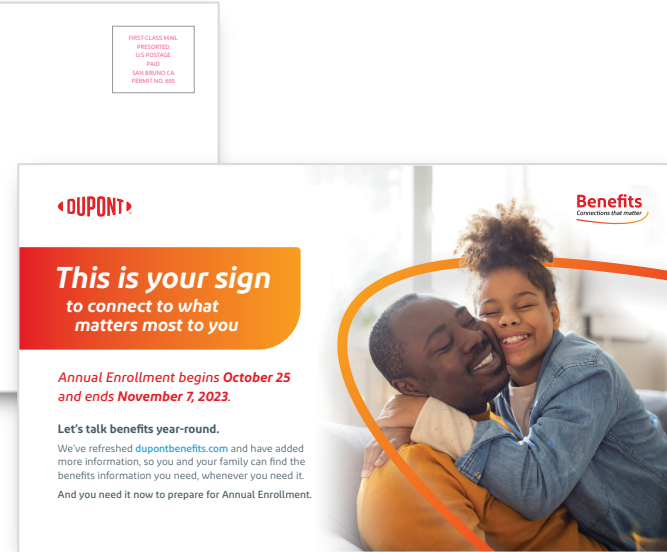
- Posters and table tents for Site HR
- Digital signage for TVs
- Viva Engage post
- Emails
- Postcards
- Enrollment guide



Postcard



Poster



Digital sign

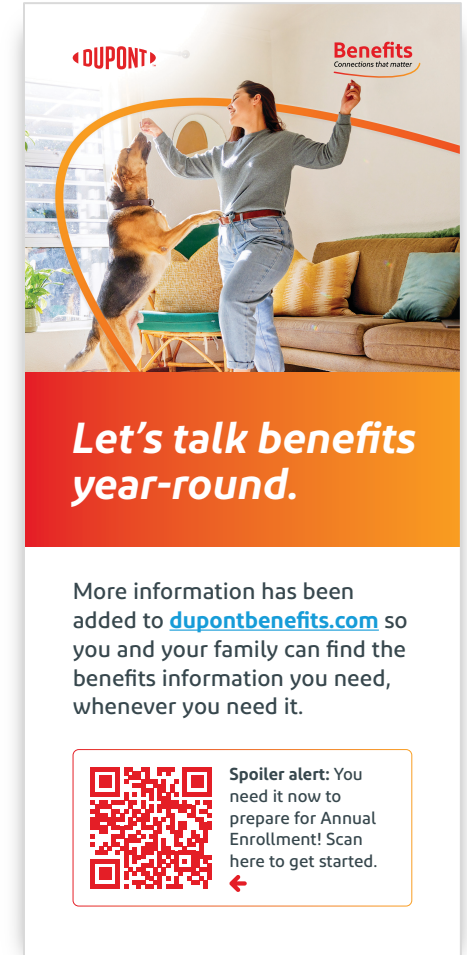


Table tent



Annual Enrollment Timeline

Date	Communication	Key Messages
October 19	<ul style="list-style-type: none"> • Postcard mailed to homes • Letter mailed to COBRA participants • dupontbenefits.com goes live • Notification to union reps, followed by an email to U.S. employees 	<ul style="list-style-type: none"> • Annual Enrollment is October 25 – November 7 • Materials will have a link to dupontbenefits.com for information on: <ul style="list-style-type: none"> - What's changing for 2024 - Year-round benefits information
October 25 (AE begins)	<ul style="list-style-type: none"> • Email to employees 	<ul style="list-style-type: none"> • Email will have a link to dupontbenefits.com and DuPont Connection for employees to begin enrollment
November 6	<ul style="list-style-type: none"> • Final reminder email to all employees (regardless of whether they've enrolled) 	<ul style="list-style-type: none"> • AE ends tomorrow, November 7, at 11:59 p.m. CT via online and at 5:00 p.m. CT via phone
October 25 – November 6	<ul style="list-style-type: none"> • Confirmation of elections 	<ul style="list-style-type: none"> • Review your confirmations via the confirmation summary sent to your DuPont email address. Notify DuPont Connection of any necessary changes
November 7 – December 31 (Silent Correction Period)	<ul style="list-style-type: none"> • None 	<ul style="list-style-type: none"> • None
Mid- to late December	<ul style="list-style-type: none"> • ID cards mailed to homes 	<ul style="list-style-type: none"> • Only for employees making plan changes or enrolling for the first time



2024 Changes: HR Summary Overview

Category	Description
Benefit Changes	<ul style="list-style-type: none">• Introducing new voluntary benefits (i.e., Hospital Indemnity Insurance, Critical Illness Insurance, and Accident Insurance) to help offset the cost of healthcare by providing cash payments in the event of a hospital stay, critical illness, or major accident.• Adding a new way to fast-track the Healthy Incentive Credit (i.e., annual wellness exam).• Removing orthodontia care from the dental Standard option and increasing the lifetime maximum for orthodontia coverage in the High option from \$1,500 to \$2,000.• Adding menopause and low testosterone reimbursement through Carrot's \$30,000 annual lifetime benefit maximum.• Contribution limits for the Health Savings Account (HSA) and Healthcare Flexible Spending Account (FSA) will increase:<ul style="list-style-type: none">- HSA limits will increase from \$3,850 to \$4,150 for individual coverage and from \$7,750 to \$8,300 for family coverage.- Healthcare FSA limits will increase from \$2,850 to \$3,050.• Opportunity for employees to increase their supplemental employee life insurance from 1x to 2x without evidence of insurability (EOI).
Employee Premiums	<ul style="list-style-type: none">• Medical and dental premiums will increase.• All medical in-network deductibles will increase by \$300 for individual and by \$600 for family.• The out-of-network deductible for the Premium Saver option will increase.• Generic prescription drug coverage will change from no cost to \$10 per prescription fill at retail pharmacies, and to \$30 for mail order• No change to vision

2024 Changes: HR Summary Overview (Cont.)

Category	Description
Communications	<ul style="list-style-type: none">• Same look and feel as 2023 Annual Enrollment communications• New website design and experience for year-round benefits use and ease of access for information
Anticipated Employee Reaction	<ul style="list-style-type: none">• There will be employee noise related to the per-paycheck contribution increases for medical and dental coverage, as well as the increased deductibles for medical coverage• There should be a positive reaction to the introduction of supplemental healthcare benefits to help offset the rising cost for healthcare, as well as the option to increase supplemental life insurance without evidence of insurability (EOI) during Annual Enrollment• Additionally, we anticipate a positive reaction to the differentiation of the dental plans, as it will provide employees with more meaningful plan choices, based on their specific dental needs
Your Talking Points	<ul style="list-style-type: none">• Healthcare costs for services are being impacted by the general inflationary environment. DuPont is not immune, and our healthcare costs are increasing along with experiencing more overall volume of using the plans. DuPont is not able to absorb the entirety of these higher-than-typical increases, so both employees and DuPont will be equally sharing the costs.• We've made thoughtful plan design changes to give you more meaningful choices between your plans, based on your and your family's needs. This includes the dental plan design changes and the introduction of supplemental healthcare benefits.• We consistently compare our programs with our industry and peer groups, and our plans remain highly competitive and comprehensive, and we remain committed to supporting you and your families.

Questions?



Appendix

Hospital Indemnity and Accident Insurance Coverage

Hospital Indemnity Insurance

Condition or Service	Basic Plan	Enhanced Plan
Inpatient hospital admission	\$500	\$1,000
ICU admission	\$1,000	\$2,000
Number of admissions per year	4	4
Hospital confinement (day 1)	\$100 (up to 365 days)	\$200 (up to 365 days)
ICU confinement (day 1)	\$200 (up to 365 days)	\$400 (up to 365 days)
Substance abuse/mental	\$100 (up to 365 days)	\$200 (up to 365 days)
Rehabilitation facility	\$100 (up to 365 days)	\$200 (up to 365 days)
Newborn routine care	\$100 (admission only; covered if admitted to NICU)	\$200 (admission only; covered if admitted to NICU)

Accident Insurance

Condition or Service	Basic Plan	Enhanced Plan
Inpatient hospital admission	\$500	\$1,000
ICU admission	\$1,000	\$2,000
Number of admissions per year	Unlimited	Unlimited
Hospital confinement (day 1)	\$100 (up to 365 days)	\$200 (up to 365 days)
ICU confinement (day 1)	\$200 (up to 365 days)	\$400 (up to 365 days)
X-rays, ER, urgent care, and major diagnostic	\$150	\$200
Surgery	Up to \$1,500	Up to \$2,000
Fractures and dislocations (open)	Up to \$8,000	Up to \$10,000
Fractures and dislocations (closed)	Up to \$4,000	Up to \$5,000
Ambulance (ground / air)	\$300 / \$1,000	\$400 / \$1,500

Hospital Indemnity and Accident Insurance Monthly Premiums

Hospital Indemnity Insurance

Coverage Level	Basic	Enhanced
You Only	\$5.23	\$10.33
You + Spouse/DP	\$12.58	\$24.85
You + Child(ren)	\$8.60	\$17.00
You + Family	\$15.95	\$31.52

Accident Insurance

Coverage Level	Basic	Enhanced
You Only	\$3.67	\$5.64
You + Spouse/DP	\$7.34	\$11.28
You + Child(ren)	\$8.96	\$13.78
You + Family	\$10.53	\$16.18

Critical Illness Insurance Coverage and Monthly Premiums

Condition	Basic		Enhanced	
	Coverage %	Payout	Coverage %	Payout
Cancer (invasive, prostate)	100%	\$10,000	100%	\$20,000
Stroke	100%	\$10,000	100%	\$20,000
Heart attack	100%	\$10,000	100%	\$20,000
Kidney failure	100%	\$10,000	100%	\$20,000
Major organ failure, organ transplant, coronary artery bypass, coronary artery disease	100%	\$10,000	100%	\$20,000
Advanced Alzheimer's disease, Parkinson's disease, or Lou Gehrig's disease (ALS)	100%	\$10,000	100%	\$20,000
Paralysis	100%	\$10,000	100%	\$20,000
Coma	100%	\$10,000	100%	\$20,000
Bone marrow transplant	100%	\$10,000	100%	\$20,000
Multiple sclerosis and muscular dystrophy	100%	\$10,000	100%	\$20,000
Blindness, deafness, or loss of speech	100%	\$10,000	100%	\$20,000
Benign brain tumor	50%	\$5,000	50%	\$10,000
Infectious disease and carcinoma in situ	25%	\$2,500	25%	\$5,000
Skin cancer	10%	\$1,000	10%	\$2,000
Severe burns and Huntington's disease	0%	\$0	0%	\$0

[Critical Illness Rates](#)

