

Annual Enrollment for Your DuPont COBRA Benefits Is October 25 – November 7, 2023

Annual Enrollment is here! This means that, as a COBRA participant, you can make changes to your benefit elections during the Annual Enrollment window, which is from October 25 through November 7, 2023. The benefits you elect during Annual Enrollment will take effect on January 1, 2024.

This letter provides information on benefit changes and enhancements for 2024, and important details on how to enroll. Please note that if you don't act during Annual Enrollment, your current COBRA elections, including your covered dependents, if still eligible, will carry over into 2024.

Changes for 2024

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

Medical Plan Design Changes

Medical plan premium contributions for the Core option, Premium Saver option, and Traditional Copay PPO option will see an increase in 2024.

In-network deductibles for all three medical plan options will also see an increase:

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

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

Prescription Drug Copay Increase

Generic prescription drug coverage will change from no cost to \$10 per prescription that is filled at a retail pharmacy, and to \$30 per prescription that is filled through mail order. For participants in the Core and Premium Saver options, you will continue to have to meet your deductible before your prescription drug copay is applied.

Dental Plan Design Changes

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

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

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

- **Do you primarily use preventive dental services (two routine dental cleanings every six months)?** The Standard option may be a good fit for you. It comes with the same preventive coverage as the High option, but with lower premiums.
- **Would you like to pay less for services when you receive them?** Learn more about the High option. While it comes with higher premiums, you'll only pay 25% coinsurance after meeting the plan's \$50 deductible.
- **Will you or a member of your family need orthodontia services next year?** Consider the High option. Once your increased lifetime maximum (\$2,000) for orthodontia coverage is exhausted, you can change back to the less expensive Standard option next year during Annual Enrollment.

Increased Health Savings Account (HSA) Contribution Limit

The IRS has increased the annual Health Savings Account (HSA) contribution maximums for 2024. You can contribute up to \$4,150 (individual coverage) or \$8,300 (family coverage). If you'll be age 55 or older at any point in 2024, you can make an additional \$1,000 catch-up contribution.

Enroll October 25 – November 7

To enroll, make changes, or view your current benefit elections, log on to DuPont Connection by visiting digital.alight.com/dupont or by calling **1-833-253-7719**, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

Support tools — including health plan comparison charts and a medical expense estimator — are available on DuPont Connection during Annual Enrollment to help you make your elections. If you're currently enrolled in a DuPont Medical Plan and have questions or need help finding the best care options available for your needs, you can call Accolade at **1-877-383-4756**, Monday through Friday, between 8:00 a.m. and 11:00 p.m. ET.

After you enroll online or by phone, you'll receive a confirmation of your enrollment elections at your preferred email address, if you have an electronic delivery preference, or through the U.S. mail at your home address.

ID Cards

Aetna will send new medical ID cards **only if** you've made changes to your medical coverage for 2024. During the year, you can access your medical ID cards by contacting Accolade at **1-877-383-4756**, Monday through Friday, between 8:00 a.m. and 11:00 p.m. ET, or by visiting the Aetna website at aetna.com or the CVS Caremark website at cvscaremark.com.

For More Information

For any COBRA coverage questions you may have during Annual Enrollment or throughout the year, call DuPont Connection at **1-833-253-7719**, Monday through Friday, between 8:00 a.m. and 5:00 p.m. CT.

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 at digital.alight.com/dupont.

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