



# What's New and Changing in 2025

Annual Enrollment is your once-a-year opportunity to review your DuPont benefits, find the coverage that provides the right fit for the year ahead, and enroll. These changes are effective January 1, 2025.



#### **Medical Premium Increases**

Like most organizations, DuPont is experiencing higher medical costs. This is due in part to increased medical plan utilization. In addition, inflation, or the fact that the cost of health care services continues to rise, plays a role. Together, these factors mean that the company's total health care spend has grown significantly and likely will continue to do so.

# These health care costs, shared by DuPont and employees, can be managed in several different ways:

- Increased premiums (the amount you pay out of your paycheck for your medical plan).
- Plan design changes (the amounts you pay when you receive care, such as the deductible, coinsurance, and what services are covered).

In 2025, we will be making increases to the medical premiums that are shown below. However, we're pleased that we are not making any additional plan design changes and that our medical plans remain highly competitive.

The 2025 employee medical premium contributions before the Healthy Incentive Credit for the Core Option, Premium Saver Option, and Traditional Copay PPO Option appear below.

	Core and Traditional Copay PPO Options		Premium Saver Option	
Coverage Tier	2024	2025	2024	2025
Employee Only	\$111.79	\$131.00	\$73.76	\$87.00
Employee + Spouse/ Domestic Partner	\$271.99	\$319.00	\$185.55	\$217.00
Employee + Child(ren)	\$198.23	\$232.00	\$135.99	\$159.00
Family	\$345.74	\$405.00	\$235.11	\$275.00



#### Fast-track Your Healthy Incentive Credit with a Well Woman Exam

For 2025, we're adding a new way to fast-track earning your Healthy Incentive Credit by completing a well woman exam. This new fast-track option will be offered in addition to the biometric screening and annual wellness exam fast-track options.



# WeightWatchers® Digital Plan Will Be Free to You and Your Spouse/Domestic Partner

Beginning January 1, 2025, DuPont will cover the cost of the digital WeightWatchers plan at 100% for both employees and spouses/domestic partners. Visit DuPont's dedicated WeightWatchers website early next year to get started.



#### All Medical Plan Participants Will Receive a New ID Card

To create a more streamlined employee experience with your DuPont medical plans, we're transitioning health care advocacy support from Accolade to Aetna One Advisor (A1A). Your new ID cards will include a new phone number, which can be used whenever you need health advocacy support next year. Watch the mail for your new ID card in December.



## Removing Working Spouse/Domestic Partner Eligibility Rule

We're removing the working spouse/domestic partner eligibility rule. This means all spouses/domestic partners of DuPont employees, regardless of the cost of primary coverage through their employer, can be enrolled in DuPont medical coverage.



#### **Dental Premium Increases**

In 2025, we will be making slight increases to the dental premiums as shown below.

	Standard Option		High Option	
Coverage Tier	2024	2025	2024	2025
Employee Only	\$10.20	\$11.00	\$18.36	\$20.00
Employee + Spouse/ Domestic Partner	\$20.40	\$22.00	\$33.66	\$36.00
Employee + Child(ren)	\$24.48	\$26.00	\$35.70	\$38.00
Family	\$36.72	\$39.00	\$56.10	\$60.00



#### Additional Preventive Care Dental Treatments for Eligible Employees

Employees who are pregnant or have chronic conditions, such as stroke, heart disease, hypertension, etc., additional preventive care treatments will be provided under both DuPont dental plans.



#### **New Specialty Prescription Drug Provider**

To continue enhancing your experience with your DuPont medical plans, specialty prescription drugs that were previously available through Archimedes will now be available through CVS Caremark's specialty drug provider, PrudentRx.

If you're currently taking a specialty medical drug through Archimedes, you will receive more information in the mail from CVS Caremark. If you have any questions about transition of care or the specialty drugs you currently receive through Archimedes, call CVS Caremark at 1-844-212-8696 or visit the CVS Caremark website.



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

The IRS has increased the annual HSA and Healthcare FSA contribution limits. As a result, you can contribute up to the following limits in 2025:

	HSA*		Healthcare FSA	
Coverage Tier	2024	2025	2024	2025
Individual Coverage	\$4,150	\$4,300	\$3,050 \$3,200	\$2,200
Family Coverage	\$8,300	\$8,550		\$5,200

<sup>\*</sup>If you'll be age 55 or older at any point in 2025, you can make an additional \$1,000 catch-up contribution to your HSA.



# Highly Compensated Employee Contribution Limit for Dependent Care FSA

If you are a highly compensated employee (salary of \$160,000 or more), you may contribute only \$2,000 to your Dependent Daycare FSA in 2025. Other employees may continue to contribute \$5,000.



### Legal Plan to Cover Reproductive Assistance

Over the last two years we've invested in benefits that support DuPont employees who are building their families. We understand that some parenting journeys come with unique complexities. To continue to support you, we're expanding our legal plan to cover the costs of up to 20 hours of legal services related to reproductive assistance, including surrogacy, egg, sperm, or embryo adoption. The monthly premium will increase by just \$0.10 each month.

Coverage Tier	2025 Monthly Premium Amount	
Individual Coverage	\$13.85	
Family Coverage	\$19.85	



# Introducing Gender-Affirming Care Through Carrot

We've expanded our Carrot family-forming benefit to cover gender-affirming care. Genderaffirming care describes a range of support that transgender, non-binary, and genderdiverse individuals may seek to affirm their gender identity, including social, psychological, behavioral, and medical interventions.