



DuPont Specialty Products USA, LLC
Group term life and accidental death or
dismemberment insurance (ADI)

Full-service employees

Insurance products issued by:
Securian Life Insurance Company



Life insurance coverage available with no Evidence of Insurability (EOI)

When you are hired / become eligible for benefits, you can enroll for coverage without providing EOI. Below is a summary of those options.

Within 31 days of initial eligibility

- Employee: Enroll in supplemental life insurance up to two times your pay
- Spouse/Domestic Partner: Enroll for \$10,000

EOI never required

- Enrolling for child and/or voluntary ADI coverage never requires EOI when elected during initial eligibility, Annual enrollment or if you have a Qualifying Life Event (QLE)

Once your coverage is effective, you never have to re-enroll to continue your coverage.



A full list of your life insurance coverage options is outlined on the next page.

To apply for coverage other than what's outlined here, you'll answer a few questions about your health history - along with height and weight.



Your basic and optional coverages

Basic coverages (automatically enrolled)

Basic Life Insurance provided by the Company	1.5x your pay	<ul style="list-style-type: none"> • Maximum: \$1,000,000 • You may choose to opt down to \$50,000 to avoid imputed income
Basic Accidental Death Insurance provided by the Company	1.5x your pay	<ul style="list-style-type: none"> • Maximum: \$1,000,000

Optional coverages

Supplemental Life Insurance	1-7x your pay	<ul style="list-style-type: none"> • Maximum: \$7,000,000
Spouse/Domestic Partner Life Insurance	\$10,000, \$25,000 or an election in \$50,000 increments up to \$400,000	<ul style="list-style-type: none"> • Maximum: \$400,000
Child Life Insurance	\$5,000, \$10,000 or \$20,000	<ul style="list-style-type: none"> • Children are eligible from live birth until age 26
Voluntary Accidental Death Insurance	Employee/spouse/child Option A: \$500,000/\$300,000/\$100,000 Option B: \$250,000/\$150,000/\$50,000 Option C: \$100,000/\$50,000/\$25,000 Option D: \$50,000/\$25,000/\$10,000	<ul style="list-style-type: none"> • Elect option A, B, C or D • And elect whether to insure employee only, employee + spouse/domestic partner, employee + child or employee + spouse/domestic partner + child

Monthly cost of coverage

Supplemental Life Insurance

Age as of 12/31 of the current year	Rate per \$1,000
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 and over	1.654

Spouse/Domestic Partner Life Insurance

Age as of 12/31 of the current year	Rate per \$1,000
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 and over	1.854

Child Life Insurance

One premium provides coverage for all eligible children

\$0.037 per \$1,000 per month

Voluntary Accidental Death Insurance

Employee	\$0.017 per \$1,000 per month
Spouse/domestic partner	\$0.017 per \$1,000 per month
Child	\$0.032 per \$1,000 per month

Please note, employee and spouse life rates increase with age and all rates are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll

To enroll in any of the life insurance options, please visit DuPont Connection at www.digital.alight.com/dupont during Annual Enrollment, as a new hire or if you have a Qualifying Life Event (QLE).

Name/update beneficiary

To elect or make changes to your life insurance beneficiaries, please log on to DuPont Connection at www.digital.com/dupont.

Questions?

Please contact DuPont Connection at **1-833-253-7719** Monday through Friday 8:00 a.m. to 5:00 p.m. CT.

Frequently asked questions

What is term life and accidental death or dismemberment Insurance (ADI)?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death or dismemberment (ADI) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to complete EOI?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave DuPont?

You can continue to be insured with Securian beyond active employment without EOI. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to DuPont Specialty Products USA, LLC. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

Visit Securian's education microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit

[Securian.com/Dupont-insurance](https://www.securian.com/Dupont-insurance)



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[lifebenefits.com](https://www.lifebenefits.com)

400 Robert Street North, St. Paul, MN 55101-2098
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