



2021 Benefits at DuPont

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

At DuPont, we're transforming to create a better now. That extends to our benefits, too! We believe your benefits should support you in all aspects of your life. We offer a variety of great benefits to help you and your loved ones stay well, make informed healthcare decisions, and keep medical expenses down. You also have access to valuable retirement savings and work-life benefits to help you and your family reach your financial and personal goals. But that's just the start.

Our goal is to **transform** the way healthcare is delivered to you. The centerpiece of this transformation is **Accolade** — a **personalized, confidential, concierge-level service** to answer your medical, prescription drug, and behavioral health/substance abuse questions, help you understand your medical benefits, and support you throughout your healthcare journey — that's available at no cost to you.

Finally, DuPont believes choosing and using your benefits should be easy. Our **DuPont Connection** website and Service Center are here to help. Whether you have questions about your options during enrollment, want to learn more about managing your benefits, or just need help with the enrollment process, answers and support are available online and by phone.

This brief summary highlights all of the benefits available to you at DuPont, and will help you prepare to enroll in benefits coverage.

New Hire? Welcome to DuPont!

You are eligible for DuPont's employee health and insurance benefits if you are:

- A regular, full-service employee of the DuPont U.S. region; or
- A regular, full-service employee of a participating DuPont subsidiary or joint venture.

Full-service employees are designated by the Company and regularly work at least 20 hours a week.

Additional eligibility rules apply, including for your spouse/domestic partner and dependents. You can learn more about these requirements on **DuPont Connection** (see page 19 for information on **DuPont Connection**).

If you don't enroll within 30 days of your hire date, you will be automatically enrolled in:

- **Medical:** Core Option, employee-only coverage (premiums apply); no Company contribution to the HSA (until you certify HSA eligibility, and then your Company contribution will be prorated based on your hire date)
- **Dental:** Standard Option, employee-only coverage (premiums apply)
- **Life and Accidental Death Insurance:** Employee Life Insurance and Accidental Death Insurance at 1x your salary (Company-paid)

How to Enroll in DuPont Benefits

You have 30 days from your date of hire to enroll in the health and insurance plans you want for the rest of the year. If you enroll within 30 days, the effective date for medical and dental coverage is your hire date (see **DuPont Connection** at <http://digital.alight.com/dupont> for other effective dates of coverage).

For 2021, you can choose your coverage and participate in:

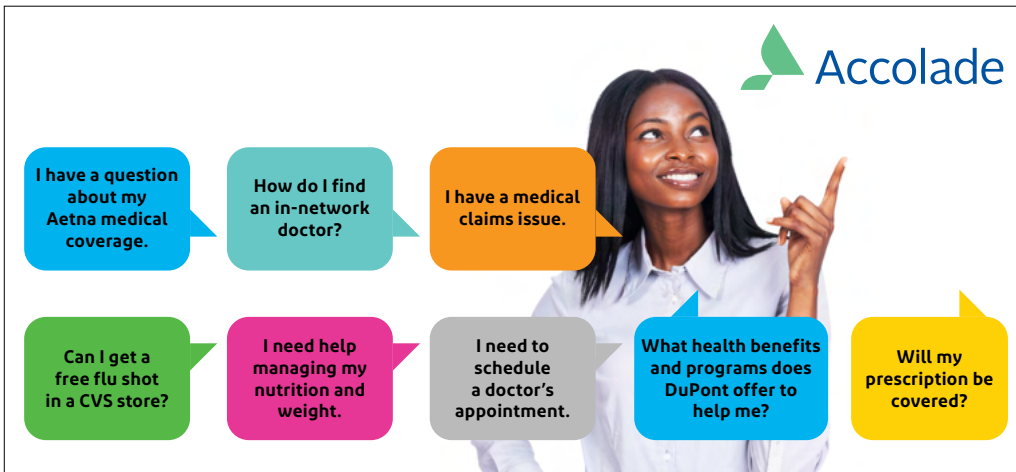
- Health and insurance benefits:
 - Medical coverage
 - Dental coverage
 - Vision coverage
 - Health Savings Account (HSA)¹
 - Limited Purpose Health Care Flexible Spending Account (FSA)^{1,2} (for dental and vision expenses only)
 - Traditional Health Care FSA (for medical, prescription drug, dental, and/or vision expenses)^{1,2}
 - Dependent Care FSA
 - Employee Life and Dependent Life Insurance
 - Accidental Death Insurance and dependent coverage
- Other benefits for which you may be eligible — including benefits to help you save for retirement, the MetLife Legal Plan, and Pet Insurance

You will receive information shortly after your hire date with instructions for enrolling through **DuPont Connection** at <http://digital.alight.com/dupont>. This website and the **DuPont Connection** Service Center at **1-833-253-7719** are available to you for additional information and tools to help you select the right benefits programs for you and your family.

1. Contingent on the medical coverage you choose.

2. If you opt out of medical coverage, you may also contribute to this FSA.

Accolade: Personalized, Confidential Medical Benefits Support



Navigating the healthcare maze can be confusing, time-consuming, and stressful. Wouldn't it be so much simpler if you had one go-to person to guide you each step of the way? Good news! With Accolade, you do.

Accolade will serve as your **single point of contact**, to help with your medical, prescription drug, and behavioral health/substance abuse care questions, big or small, at no cost to you.

How Accolade Works with You

Once you connect with Accolade, you and your covered family members will be assigned a dedicated Health Assistant for **personalized, confidential** support. Your Health Assistant will take the time to get to know you and understand your needs, while partnering with a team of doctors, nurses, and benefits specialists to support you in making the best healthcare decisions possible.

Accolade is designed to complement — not replace — your medical plan and simplify your healthcare experience. Think of Accolade as a trusted resource who **works for you and your family**, can answer your questions, and works with your medical plan to resolve issues and report the results back to you.

Not enrolling in DuPont medical coverage? Accolade can still help. Accolade can answer your questions about benefit eligibility and enrollment, DuPont health and well-being programs, treatment decision support, and medications. You'll also have 24/7/365 access to Accolade's nurse line. Accolade services are provided to at no cost to you.

How to Work with Accolade

Reach out to Accolade **first** whenever you have questions or concerns about your medical, prescription drug, and behavioral health benefits. Count on your Accolade Health Assistant to help you:

- Get the most from your medical, prescription drug, and behavioral health/substance abuse benefits
- Request a new, extra, or replacement member ID card, if needed (and receive the card by mail)
- Understand and compare your medical plan options
- Locate tools and resources for your medical benefits, like the Medical Expense Estimator
- Understand and manage your medical care for both a new diagnosis and ongoing medical and behavioral
- Resolve medical billing and claims issues
- Confirm a provider's network status
- Find a new in-network provider
- Schedule a doctor's appointment for you or your covered family member
- Connect with health and wellness programs, like Virgin Pulse
- Obtain prior authorization for a test or procedure
- Learn how a test or procedure is covered
- Prepare for a doctor's visit or hospital stay

And a lot more!

How to Get Started

Connecting with your Accolade Health Assistant is **easy** — even on the go.

- Visit **member.accolade.com**
- Text 3YRK to 67793 to download the **Accolade mobile app**. Message and data rates may apply. Visit [accolade.com](https://www.accolade.com) for Accolade’s privacy policy.
- Call **1-877-383-4756**, Monday through Friday, from 8:00 a.m. to 11:00 p.m., ET

You’ll be given your Health Assistant’s direct phone extension so you can connect with your Health Assistant whenever you have medical-related questions or concerns.

Alternatively, you can call **DuPont Connection** at **1-833-253-7719** (select “Health and Wellness,” then “Accolade Health Assistant”) to be connected with your Accolade Health Assistant.

Going forward, you can continue to contact your Health through **DuPont Connection**; once connected with Accolade, enter your Health Assistant’s extension when prompted. Or, you can:

- Call Accolade directly at **1 877-383-4756** and enter your Health Assistant’s extension when prompted
 - If your Health Assistant isn’t available, you can leave a voicemail, request a callback, or speak with another Health Assistant
- Access the Accolade website from work using single sign-on through **DuPont Connection** or from home at **member.accolade.com**
- Send a secure message to your Health Assistant through the Accolade mobile app (available from the **App Store** or **Google Play**)
 - You can also text 3YRK to 67793 to download the **Accolade mobile app**. Message and data rates may apply. Visit [accolade.com](https://www.accolade.com) for Accolade’s privacy policy.

Accolade Health Assistants are available Monday through Friday, from 8:00 a.m. to 11:00 p.m., ET. Outside of regular hours or on holidays, you’ll be connected with Accolade’s nurse line when you call. The nurse line is available 24/7/365.

The sooner you contact your Accolade Health Assistant, the sooner you can take advantage of this exciting service. To learn more about Accolade, visit the Accolade tile on the homepage of **DuPont Connection**.

Accolade does not practice medicine or provide patient care. It is an independent resource to support and assist you as you use the healthcare system and receive medical care from your own doctors, nurses, and healthcare professionals. If you have a medical emergency, please contact 911 immediately.

For Non-Medical/ Behavioral Health and Substance Abuse Coverage Questions

Note that Accolade doesn’t replace **DuPont Connection Web Portal**, the **DuPont Connection Service Center**, or the individual carriers when you have questions or need help with DuPont benefits **other than medical, prescription drug, and behavioral health/substance abuse** — including the Healthy Living Program, dental, vision, life insurance, Health Savings Account, Flexible Spending Accounts, the Retirement Savings Plan, the Employee Assistance Program, vacation, pay, bonuses, and more.

Reach out to those resources for support during your new hire enrollment period and throughout the year.

Medical Plan

You can choose to be covered by one of three medical plan options through Aetna. All three come with prescription drug and behavioral health/substance abuse coverage. The Core and Premium Saver options also include a Health Savings Account (HSA), if you certify on **DuPont Connection** when you enroll that you meet the HSA eligibility requirements.

	Core Option	Premium Saver Option	Traditional Copay PPO Option
Medical Care Navigator/Advocate	Accolade		
Annual Deductible^{1,2} <i>(individual/other coverage levels)</i>	<ul style="list-style-type: none"> In network: \$1,400/\$2,800 Out-of-network³: \$2,500/\$4,000 	<ul style="list-style-type: none"> In-network: \$2,800/\$5,600 Out-of-network³: \$3,500/\$6,000 	<ul style="list-style-type: none"> In-network: \$700/\$1,400 Out-of-network³: \$1,800/\$2,600
Annual Out-of-Pocket Maximum^{4,5} <i>(individual/other coverage levels)</i>	<ul style="list-style-type: none"> In-network: \$5,000/\$10,000 Out-of-network³: No limit 	<ul style="list-style-type: none"> In-network: \$6,000/\$12,000 Out-of-network³: No limit 	
Covered Preventive Care⁶	<ul style="list-style-type: none"> In-network: 100% paid, no deductible Out-of-network³: 100%; no deductible 		
Office and Facility Visits <i>(primary care provider [PCP] office visits, [including outpatient behavioral health/substance abuse visits, specialist office visits⁷, urgent care visits, retail clinic visits, and emergency room [ER] visits)</i>	<ul style="list-style-type: none"> In-network: You pay 20% after deductible Out-of-network³: You pay 40% after deductible 		<ul style="list-style-type: none"> In-network: Amounts not subject to the deductible. You pay: <ul style="list-style-type: none"> – PCP office visit: \$30 copay – Specialist office visit: \$45 copay – Urgent care visit: \$45 copay – Retail clinic visit: \$30 copay – ER visit: \$250 copay, not waived if admitted Out-of-network³: You pay 40% after deductible
Teladoc® (Telemedicine) <i>Non-emergency, general medical services</i>	Free		
Teladoc <i>Dermatology services</i>	<ul style="list-style-type: none"> Before you meet the deductible: You pay a \$75 consult fee After you meet the deductible: You pay 20% of the consult fee (\$15) 	<ul style="list-style-type: none"> You pay a \$45 specialist copay 	
Teladoc <i>Behavioral health services</i>	<ul style="list-style-type: none"> Before you meet the deductible, you pay: <ul style="list-style-type: none"> – \$85 consult fee (therapist or psychologist) – \$190 (psychiatrist evaluation) – \$95 (ongoing sessions with a psychiatrist) After you meet the deductible, you pay 20% of the fees listed above: <ul style="list-style-type: none"> – \$17 (therapist or psychologist) – \$38 (psychiatrist evaluation) – \$19 (ongoing sessions with a psychiatrist) 	<ul style="list-style-type: none"> You pay a \$30 primary care provider copay 	
Other Medically Necessary Care <i>(Labs, X-Rays, hospitalization, surgery, etc.)</i>	<ul style="list-style-type: none"> In-network: You pay 20% after deductible Out-of-network³: You pay 40% after deductible 		

1. Applies to medical, mental health/chemical dependency, and prescription drug expenses combined.

2. All options have an “aggregate” deductible. This means that for all coverage level except “individual,” the full family deductible must be met before coinsurance applies for any one covered individual. The full family deductible can be satisfied by one or a combination of eligible family members.

3. Eligible expenses are limited to the amount of the charge that is the reasonable and customary (R&C) amount as determined by the carrier.

4. All options have an “embedded” or “individual” out-of-pocket maximum. This means that for all coverage levels, eligible expenses are paid at 100% for a covered individual as soon as that individual meets his/her individual out-of-pocket maximum.

5. The out-of-pocket maximum does not apply to fertility services. There is an infertility lifetime maximum benefit per family (including males and females) of \$15,000 for medical and \$10,000 for prescription drugs.

6. Coverage follows the standard preventive care guidelines of the Patient Protection and Affordable Care Act; includes prescription drugs classified by the guidelines as preventive.

7. Includes allergy testing, physical therapy, and chiropractic care in addition to other specialties. Chiropractic care has \$1,000 annual benefit limit.

	Core Option	Premium Saver Option	Traditional Copay PPO Option
Prescription Drugs – Through CVS Caremark (applies to retail [up to two fills] and mail order)⁹			
Generic	No charge after deductible		
Brand Formulary⁸	You pay 25% after deductible; \$125 maximum ⁸		
Brand Non-Formulary⁸	You pay 45% after deductible; \$250 maximum ⁸		
Maintenance medications filled more than two times at a retail pharmacy other than CVS	You pay 45% after deductible; no maximum ⁹		
Associated Tax-Advantaged Accounts – Through Bank of America			
Health Savings Account (HSA)¹⁰	Yes Use it to pay for eligible out-of-pocket medical, prescription drug, dental, and vision expenses. <i>Use it or keep it. Any money left over in your account at year-end rolls over and is yours to keep.</i>		Not applicable
DuPont HSA Contribution¹⁰	\$600 individual/ \$1,200 other coverage levels		Not applicable
Your Optional Tax-Free HSA Contributions¹¹	Up to \$3,000 individual/ \$6,000 ¹¹ other coverage levels		Not applicable
Health Care Flexible Spending Account (FSA)	Optional Limited Purpose Health Care FSA: You may contribute from \$120 to \$2,750 per year on a before-tax basis to pay for eligible out-of-pocket dental and vision expenses only . <i>Use it or lose it: You'll forfeit any money left over in your account as of December 31, but have until April 15 to file all claims from the prior year.</i>		Optional Traditional Health Care FSA: You may contribute from \$120 to \$2,750 per year on a before-tax basis to pay for eligible out-of-pocket medical, prescription drug, dental, and vision expenses . <i>Use it or lose it: You'll forfeit any money left over in your account as of December 31, but have until April 15 to file all claims from the prior year.</i>

8. Applies before and after deductible is met when a generic equivalent is not available (e.g., contains same active ingredients in the same strength). If a generic equivalent is available, you will pay the difference between the generic and brand cost; coinsurance will not apply.
9. Coinsurance for maintenance medications filled more than two times at a retail pharmacy other than CVS applies pre- and post-deductible; however, you will never pay more than 100% of the cost of the medication. The coinsurance amount applies toward your deductible or out-of-pocket maximum.
10. Subject to eligibility; you must certify on DuPont Connection during Annual Enrollment that you meet the HSA eligibility requirements.
11. Includes any contributions made by your spouse/domestic partner, assuming your domestic partner qualifies as a tax dependent.

Monthly Medical Plan Premiums

	Core Option		Premium Saver Option		Traditional Copay PPO Option	
Monthly Premiums¹						
Coverage Levels <i>NOTE: Medical rates do not reflect the \$50 tobacco user surcharge</i>	Without the \$40 Monthly Healthy Incentive Credit	With the full \$40 Monthly Healthy Incentive Credit	Without the \$40 Monthly Healthy Incentive Credit	With the full \$40 Monthly Healthy Incentive Credit	Without the \$40 Monthly Healthy Incentive Credit	With the full \$40 Monthly Healthy Incentive Credit
You Only	\$85	\$45	\$55	\$15	\$85	\$45
You + Spouse/Domestic Partner	\$200	\$160	\$130	\$90	\$200	\$160
You + Child(ren)	\$145	\$105	\$95	\$55	\$145	\$105
You + Family	\$250	\$210	\$160	\$120	\$250	\$210

What You Pay

Healthy Incentive Credit

The Healthy Incentive Credit reduces your medical plan premiums each month. It is available to active, U.S. benefit-eligible employees (not spouses/domestic partners or dependents) ages 18 and over, who enroll in the medical plan and complete the activities required to earn the credit.

Employees hired during the plan year will automatically receive the Healthy Incentive Credit for that year. Employees hired on or after July 1 also automatically receive the full \$40 monthly credit upon electing medical coverage for the following year. In future years, you will be required to complete certain activities to earn the credit.

Tobacco User?

Supporting DuPont's global tobacco-free policy, a \$50 monthly surcharge is added to your medical premiums if you are a tobacco user. You will be required to attest to your tobacco use during each Annual Enrollment period.

Employees hired during the plan year will not be assessed the tobacco surcharge for that year. Additionally, if your hire date is on or after July 1, the surcharge is waived for the following year — but you are still encouraged to take advantage of tobacco cessation resources offered through DuPont. These include:

- Tobacco cessation coaching;
- Free prescription tobacco cessation medication as part of the medical plan (call CVS Caremark at **1-844-212-8696** or log on to **www.caremark.com** to learn more); and
- Up to six free Employee Assistance Program (EAP) sessions per year to help you manage emotional issues that you may experience while you are trying to quit.

Prescription Drug Coverage

If you elect medical coverage, you will be automatically enrolled in prescription drug coverage administered through CVS Caremark. Your prescription drug costs will depend on if you choose to purchase drugs at retail or mail order, an in-network or out-of-network pharmacy, and the category of the drug on the CVS Caremark drug list (also called a formulary).

About CVS Specialty: Your Specialty Medicine Pharmacy

CVS Caremark manages specialty medications through CVS Specialty. If your doctor prescribes a specialty medicine, call CVS Specialty at **1-800-237-2767** to confirm your coverage and buy your medicine directly through CVS Specialty.

How to Contact CVS Caremark

Visit the CVS Caremark website at **www.caremark.com** or call CVS Caremark at **1-844-212-8696** for more information.

Health Savings Account (HSA)

The HSA is a bank account opened in your name through Bank of America when you enroll in the Core or Premium Saver medical plan option and verify your eligibility when you enroll. DuPont contributes to your HSA, and so can you. The more you contribute from your paycheck on a tax-free basis, the more you can save to use toward medical expenses in the future. Remember to consider any contributions made with a previous employer during the same calendar year to ensure you do not contribute more than the Internal Revenue Service (IRS) maximums and incur penalties.

For 2021, after DuPont's contribution you can contribute up to:

- \$3,000 if you cover just yourself (for a total of \$3,600 in 2021);
- \$6,000¹ if you cover more than yourself (for a total of \$7,200 in 2021); and
- An additional \$1,000 if you are or are turning age 55 or older in 2021.

Note: Your employer and any employee HSA contributions will begin with your first pay statement in the month following your medical elections, provided you attested that you were eligible for the HSA during enrollment. Contributions will post to your account shortly after they show on your pay statement. **Note:** If you do not attest to being HSA-eligible by December 1st of the plan year, you will forfeit the HSA employer contribution.

Use your personal and Company contributions to pay for any expenses that are applied toward your deductible or out-of-pocket maximum (for example, doctor office visits or prescription drug coinsurance amounts) or — since the money rolls over each year — save it for future eligible medical expenses. Check with your tax advisor for additional tax requirements.

1. Includes any contributions made by your spouse/domestic partner, assuming your domestic partner qualifies as a tax dependent.

Teladoc[®]

Teladoc provides access to a national network of U.S. board-certified doctors by phone (and online in certain locations), 24 hours per day, 7 days a week. The service is offered as part of your medical coverage, and you should register for Teladoc as soon as your coverage takes effect so that you are all set when you are not feeling well. Simply set up an account with Teladoc at www.teladoc.com/Aetna.

Then, when you need help, request a consultation. A doctor can virtually diagnose and recommend a course of treatment for non-emergency medical problems, such as ear infections, sinus problems, or flu symptoms, as well as for dermatology and behavioral health concerns. In many locations, your Teladoc physician can even call in a prescription to your pharmacy if necessary.

A Teladoc doctor is significantly less expensive than urgent care and emergency room visits.

- **Non-emergency, general medical services** are free under the Core, Premium Saver, and Traditional Copay PPO options.
- **Dermatology and behavioral health services** are covered as shown in the medical plan summary table on page 5. The cost of your visit will depend on your medical plan option and whether you've met your deductible.

You can contact Teladoc at **1-800-TELADOC** (1-800-835-2362) or www.teladoc.com/Aetna.

Learn More

Learn more about the DuPont HSA through Bank of America, the HSA administrator, at <https://myhealth.bankofamerica.com>, or **1-877-319-8115**.



Employee Assistance Program (EAP)

ComPsych is the administrator of the Employee Assistance Program (EAP).

The EAP provides assessment, evaluation, and referral for behavioral health and substance abuse treatment for you and your covered dependents. This service, staffed by experienced clinicians, is available 24/7 by calling ComPsych at **1-844-856-8778** or visiting **www.guidanceresources.com**. The access code is DUPONTEAP. The EAP consultant will confidentially assess your situation and refer you to an EAP network provider who will meet your needs.

For all benefit-eligible employees and their dependents, up to six free EAP counseling sessions apply to each unique situation per year that is assessed by the EAP as a short-term counseling need. If additional care is needed beyond the six free EAP sessions, contact Accolade, as you may be eligible to continue treatment under your DuPont Medical Plan coverage.

Count on ComPsych GuidanceResources®

ComPsych GuidanceResources offers support, resources, and information for personal and work-life issues. It's a Company-sponsored program, confidential, and provided at no cost to you and your dependents.

Log on to **www.guidanceresources.com** (use the access code "DUPONTEAP") for expert information on your relationships, work, school, children, wellness, legal, financial, free time, and more. You'll find timely articles, HelpSheetsSM, tutorials, streaming videos, self-assessments, and even an "Ask the Expert" link for personal responses to questions you might have on a variety of topics.

GuidanceResources also offers free access to the Working Advantage members-only program. This unique program gives you access to exclusive discounts and special offers to theme parks, shopping, movie tickets, hotels, Broadway shows, and much more, with savings up to 60% off!

Additionally, give GuidanceResources a call at **1-844-856-8778** (access code: "DUPONTEAP") for support with confidential counseling needs, financial information and resources, legal support, and work-life help, including qualified referrals and customized resources for child and elder care, moving and relocation, making major purchases, college planning, pet care, home repair, and more.

Dental Plan

You have the choice between two dental plan options administered by MetLife®. When you use benefit providers in the MetLife Preferred Dentist Program Plus (PDP Plus) network, you can limit your out-of-pocket costs.

	High Option	Standard Option
Coverage		
Annual deductible <i>Applies to restorative care only</i>	\$50 per person, up to a maximum of \$150 per family	\$50 per person, up to a maximum of \$150 per family
Diagnostic and Preventive Care <ul style="list-style-type: none"> • 2 regular cleanings per year or 4 periodontal cleanings with diagnosed condition (2 periodontal cleanings are in lieu of the 2 regular cleanings) • 2 routine exams per year • Dental X-Rays: <ul style="list-style-type: none"> – Bitewing X-Rays — One time per year – Whole mouth X-Rays — One time every 5 years 	Plan pays 100% ¹	Plan pays 100% ¹
Restorative Care Includes bridges, crowns, fillings, and other covered dental services. Coverage for dental prosthetic replacement is once every 7 years.	After the deductible, you pay 25% ²	After the deductible, you pay 50% ²
Annual Benefit Limit	\$2,000/person	\$1,250/person
Lifetime Orthodontic Limit³	\$1,500 per covered person, regardless of age	\$1,200/child (for children under age 19)
Monthly Premium⁴		
You Only	\$18	\$10
You + Spouse/Domestic Partner	\$33	\$20
You + Child(ren)	\$35	\$24
You + Family	\$55	\$36

1. For out-of-network claims, reasonable and customary (R&C) limits apply. R&C amounts are based on the 90th percentile, which means that 90% of providers in a geographic area charge no more than the R&C amount and 10% charge more.

2. The benefit for the Preferred Dental Provider Plus network dentist is determined on the network-negotiated amount. For out-of-network providers, R&C limits apply, where R&C amounts are based on the 90th percentile. Additional frequency limits may apply to certain covered services.

3. The lifetime orthodontic limit is a combined maximum for both options; however, the High Option provides an additional \$300 of lifetime coverage.

4. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

How to Find a PDP Plus Dentist

You can find PDP Plus dentists by visiting www.metlife.com/mybenefits, or by calling MetLife at **1-855-638-3944**. Using network dentists is recommended, but not required by the plan.

Vision Plan

A vision plan with comprehensive coverage is offered through VBA. To receive the highest level of coverage, you can choose a provider from the nationwide VBA network of more than 16,000 vision care providers. You can use VBA or non-VBA providers; however, VBA providers offer the best convenience, quality, and value.

	VBA Provider	Non-VBA Provider	Non-VBA Provider If No VBA Provider Within 35-Mile Radius
Vision Care Service			
Eye exam	Plan pays 100%	Plan pays up to \$40	Plan pays 100%
Eye-glass lenses and/or frames (one time per year) — includes polycarbonate lenses, scratch-resistant coatings, solid and gradient tints, blended bifocals, progressive lenses (except digital), UV coatings, and trifocal lenticular	Plan pays 100% after \$20 copay (the \$20 copay applies to lenses or frames but not both; the frames are covered with a wholesale value of up to \$60 [approximately \$150-\$180 retail])	Plan pays: <ul style="list-style-type: none"> • Single vision: up to \$40 • Bifocal: up to \$50 • Trifocal: up to \$75 • Progressive: up to \$75 • Lenticular: up to \$100 • Frames: up to \$50 	Plan pays 100% after \$20 copay per person for the materials <ul style="list-style-type: none"> • Frames will be reimbursed up to \$130 • Additional Lens Options such as: 1 Yr. Scratch, UV Coatings, Polycarbonate Lenses, Progressives (except Digital) and Tints will be reimbursed in full
Cosmetic contact lenses (in lieu of glasses, including exam)	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost	Plan pays up to \$175 allowance toward the total cost
VBA Vision-approved, medically necessary contact lenses (in lieu of glasses, including exam)	Plan pays 100% of R&C	Plan pays up to \$300	100% R&C
LASIK eye surgery	Up to \$250 allowance toward the total cost on both eyes, once every eight years		
Monthly Premiums¹			
You Only	\$8.46		
You + Spouse/Domestic Partner	\$14.70		
You + Child(ren)	\$14.70		
You + Family	\$21.78		

1. Premiums shown are on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

Additional VBA Benefits Are Available

LASIK eye surgery is available at a discount through TLC Laser Eye Centers® and QualSight® LASIK. (This is in addition to the LASIK eye surgery benefit shown in the table above.) Schedule a free LASIK eye surgery exam at a credentialed LASIK surgeon near you, and save up to 35% on the procedure. Call **1-877-437-6105** for information.

VBA also offers hearing benefits! Schedule a free hearing exam and save over 40% on premium aids with the latest technology through Your Hearing Network. For information, call **1-888-819-5333**.

How to Find a VBA Provider

Find a VBA provider by visiting www.vbaplans.com, or by calling **1-800-432-4966**.

Flexible Spending Accounts (FSAs)

Health Care FSAs

There are two Health Care FSAs to choose from, depending on which medical plan option you elect.

- **If you enroll in the Core or Premium Saver medical plan option**, you can contribute to the Limited Purpose Health Care FSA.
- **If you enroll in the Traditional Copay PPO option (or you are an expatriate on international assignment)**, you can contribute to the Traditional Health Care FSA.
- **If you opt out of medical coverage**, you may choose either the Limited Purpose Health Care FSA or the Traditional Health Care FSA.

See the chart below for a comparison of the two Health Care FSA options.

	Limited Purpose Health Care FSA	Traditional Health Care FSA
Available With This Medical Plan Option	Core and Premium Saver options only You may also contribute to this FSA if you opt out of medical coverage.	Traditional Copay PPO option only You can also contribute to this FSA if you are an expatriate on international assignment or if you opt out of medical coverage.
Your Contributions	You set aside before-tax dollars from each paycheck to pay for eligible out-of-pocket healthcare expenses during the year. You may contribute from \$120 to \$2,750 in 2021.	
Use Your Account to Pay For	Limited to paying for dental and vision expenses only — including copays, coinsurance, and deductibles under the dental and vision plans	Any eligible medical, prescription drug, dental, and/or vision expenses during the year — including copays, coinsurance, and deductibles
Your FSA Account Balance	You forfeit any unused money left in your account at year-end ("use it or lose it").	
Deadline for Submitting Claims	You have until April 15, 2022 to submit claims for eligible FSA expenses incurred during the 2021 plan year. Remaining account balances after this date are forfeited.	

Learn more about the DuPont FSA options through Bank of America, the FSA administrator, at <https://myhealth.bankofamerica.com>, or by calling **1-877-319-8115**.

Attention FSA Participants: Domestic Partners Must Be Dependents

You cannot claim healthcare or dependent care expenses for a domestic partner or a domestic partner's child(ren) unless they are considered by the IRS to be your dependents.

Annual FSA Elections Required

You must make new FSA contribution elections every year; FSA elections will not roll forward into the next year unless you make an active election.

If you don't take action, your FSA contribution amount(s) will be set to \$0 for the following year.

Dependent Care FSA

With a Dependent Care FSA, you can set aside tax-free money to pay for day care for your child who is under the age of 13 or for a spouse/domestic partner or dependent age 13 or over who is not able to take care of him/herself. The day care expenses must be necessary for you to work. If you are married, the expenses must also be necessary for your spouse to either work or attend school full-time. You may contribute up to \$5,000 per year, depending on your tax status.

Based On Your Tax Status...	You Can Set Aside...
If single or married filing jointly	Up to \$5,000
If married filing jointly and your spouse's employer offers a dependent care account	Up to \$5,000 in total between the two accounts
If your spouse earns less than \$5,000 per year	Up to the amount of your spouse's earned income (special income limits may apply if your spouse is a full-time student or is physically or mentally unable to provide self-care)
If married filing separate returns	Up to \$2,500

If you are considered a highly compensated employee, your contributions to this account may be limited.

Life Insurance

DuPont automatically provides you with basic life insurance coverage equal to your annual pay. You don't pay anything for this coverage, and you don't have to enroll to receive it. (Coverage over \$50,000 is subject to imputed income taxes.)

When you enroll in your benefits, you may choose to do the following:

- **Purchase more coverage:** You can buy additional life insurance coverage for yourself on an after-tax basis (subject to evidence of insurability), up to 8x your annual pay (including the 1x your annual pay provided by DuPont); or
- **Reduce your coverage to \$50,000:** You can do this only if your annual pay is over \$50,000. This option is offered at no cost, as a tax-free alternative to the Company-provided 1x pay coverage.

Spouse/Domestic Partner Life Insurance

You can choose from these life insurance coverage amounts for your spouse/domestic partner (evidence of insurability, or health information, may be required):

\$10,000	\$25,000	\$50,000	\$100,000	\$150,000
\$200,000	\$250,000	\$300,000	\$350,000	\$400,000

Child Life Insurance

You can elect child life insurance for your eligible children (including your domestic partner's eligible children) in these amounts: \$5,000, \$10,000, or \$20,000 per child. The coverage amount you select covers each of your eligible children for that amount — regardless of the number of children you have.

There is no waiting period for newborn life insurance. Your newborn child will be automatically covered for \$5,000 for the first 31 days following live birth. Additionally, dual DuPont couples may both cover children up to a maximum of \$40,000 (up to \$20,000 of coverage per child is available to each employee).

Not Sure How Much Coverage You Need?

Visit Securian Financial's life insurance estimating calculator tool at www.LifeBenefits.com/insuranceneeds. No user ID or password is required.

Cover Your Domestic Partner?

For your domestic partner or child of a domestic partner to qualify as your beneficiary, he or she must be specifically designated as a life insurance beneficiary by you. Default payment rules do not apply to domestic partners or children of domestic partners.

Accidental Death Insurance

DuPont helps you protect yourself and your family from the financial hardships a serious accident can cause. You automatically have Company-paid Accidental Death Insurance coverage equal to 1x your annual pay. This coverage is in addition to your Employee Life Insurance benefit and pays a benefit to your beneficiaries if you die in an accident. Also, if you are permanently injured in an accident, a percentage is paid for specific losses, such as a limb or eyesight.

If you purchase additional Accidental Death Insurance for yourself, you can also purchase coverage for your spouse/domestic partner and/or eligible children.

Coverage For:	Option A	Option B	Option C	Option D
You only	\$500,000	\$250,000	\$100,000	\$50,000
You / your spouse or domestic partner	\$500,000/ \$300,000	\$250,000/ \$150,000	\$100,000/ \$50,000	\$50,000/ \$25,000
You / each eligible child	\$500,000/ \$100,000	\$250,000/ \$50,000	\$100,000/ \$25,000	\$50,000/ \$10,000
You / your 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

Additional Benefits

Consider either or both of these benefit options to further support your and your family's well-being.

MetLife Legal Plan

This benefit provides representation for a range of legal concerns, including money matters, home and real estate, estate planning, family and personal matters, civil lawsuits, elder care, and traffic and criminal matters. Services are provided by a nationwide network of attorneys, at no additional cost to you.

You can choose from two coverage levels: coverage for just yourself, or coverage for you and your family. You can enroll in (or change) coverage on **DuPont Connection** during your new hire enrollment period, during future Annual Enrollment periods, or if you experience a qualifying life event during the year.

You'll pay for this coverage through after-tax payroll deductions.

MetLife Legal Plan Rates ¹ (monthly premiums)	
Coverage For:	
You Only	\$13.75
You + Family	\$19.75

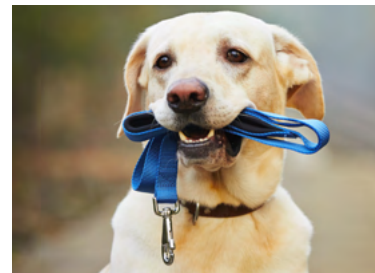
1. Premiums are shown on a monthly basis. The amount deducted from your pay may vary depending on your pay frequency.

More information can be found on **DuPont Connection** in the Benefits Library.

Pet Insurance

Pet Insurance, offered through Nationwide®, provides coverage for your pet's injuries and illnesses, and if you choose, preventive care. You can use any vet, worldwide. Plans are available for dogs, cats, birds, and exotic pets, with discounts when you cover multiple pets. Plus, you receive free 24/7 access to **vethelpline**® for guidance on any pet health concern.

You can enroll in (or drop) coverage anytime, not just during Annual Enrollment. To learn more, visit <http://benefits.petinsurance.com/dupont> or call Nationwide at **1-877-738-7874** to get a price quote or to enroll. **You'll enroll for coverage through Nationwide, not DuPont Connection.**



Vacation Buying Program

The DuPont Vacation Buying Program allows you to buy additional vacation time with before-tax payroll contributions. All mainland U.S. employees and expatriates on international assignment are eligible.

How the Vacation Buying Program Works

If you are hired before November 1, you have an opportunity to buy additional vacation time. You will also have an opportunity during each Annual Enrollment to purchase additional vacation time for the following year. You must make a new election for any extra vacation you wish to buy for the next year, as your election won't carry forward. Your election will remain in effect for the entire plan year, and you cannot change your election during the plan year except for the cash-out provision noted below.

You buy with before-tax dollars. You'll pay for any extra vacation time with before-tax dollars taken from your paycheck each pay period.

You may buy up to an additional 40 hours of vacation time each year. However, if your average scheduled work week is less than 40 hours, you can only buy up to the number of hours you work in an average week.

Planning is essential. Make sure to consider the following when deciding how much extra vacation time to purchase:

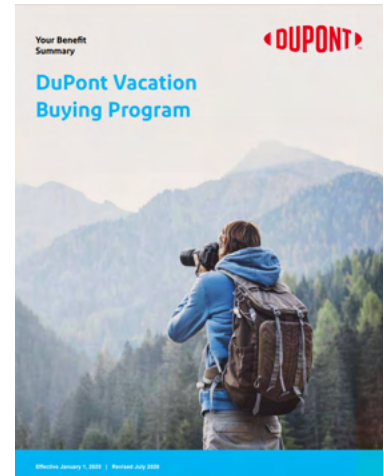
- Purchased vacation is used last. You must use all types of vacation (for example, current annual vacation, carried forward vacation from the prior year, Additional Paid Time Off, etc.) before using any purchased vacation each year.
- You must request a taxable cash out of any unused purchased vacation time directly into your timecard through eTime on or before November 15th. If you miss this deadline, you can call HR Direct to request a cash out, but this request must be made no later than November 30th.
- If you plan to use your purchased vacation by the end of the year, you must enter your planned purchased vacation hours into your timecard by December 20th to avoid an automatic cash out.

How Your Vacation Buying Rate is Calculated

In your year of hire, your annual salary and average scheduled hours will be used to calculate your Annualized Price Per Hour, which is the rate applied when you purchase, use, and/or cash-out purchased vacation.

- $\text{Annual salary} / (\text{average scheduled weekly hours} \times 52) = \text{Annualized Price Per Hour}$
- Your Annualized Price per Hour times the number of hours you want to purchase will be the Annual Cost of your purchased vacation. The Annual Cost will be deducted evenly among your remaining pay periods for the year.

The Vacation Buying Program Guide, located on **DuPont Connection**, includes examples of the calculation as well as other important information.



Vacation and Holidays

Vacation is administered on a calendar-year basis. You will accrue a consistent number of vacation hours each month based on the years of service you will have in the current year.

The Company's schedule of designated and personal holidays differs across locations. Check with your manager or HR Department for details.



Years of Service	Number of Vacation Days per Year ¹	Monthly Accrual Hours ¹
1 - 5	15	10
6	16	10.67
7	17	11.33
8	18	12
9	19	12.67
10	20	13.33
11	21	14
12	22	14.67
13	23	15.33
14	24	16
15 and Higher	25	16.67

1. Assumes a 40-hour work schedule; regular employees working part-time or a reduced schedule will receive a pro-rated number of days/monthly accrual.

Other Benefits

Please visit HR Direct for additional information about benefits available to you.

Short-Term Disability (STD)

While you are expected to be at work when scheduled, we know there may be times when you may not be able to work due to illness or injury. Our STD program covers sick time, and for disabilities other than maternity, will provide 100% of regular pay during weeks one through eight. This benefit reduces to 70% of regular pay during weeks 9 through 26.

For maternity leave, your pay will be continued at 100% for up to 12 weeks, and at 70% for up to an additional 14 weeks of disability if needed.

DuPont Retirement Savings Plan (RSP)

To help you save for a financially secure retirement, you are automatically enrolled in this plan approximately 60 days after your hire date at a contribution rate of 6% of your eligible pay. In addition, all eligible employees automatically receive an additional discretionary per-pay-period Retirement Savings Contribution of 3% of your eligible pay.

When you're enrolled in the plan, you can receive a 100% Company match on your contributions, up to 6% of your eligible pay. Plan participants may contribute any percent up to 90% of eligible pay, subject to the annual IRS maximum. Your personal contributions and Company match are vested 100% immediately, and the Company Retirement Savings Contribution is vested after completing three years of service.

You will be provided with a choice of investment options through Merrill — including information on how to enroll/change your contributions. You can reach Merrill Benefits OnLine® at www.benefits.ml.com or **1-877-337-5267**.

Additional Benefits

- Long-Term Disability
- Military Duty Leave
- Family Leave
- Maternity Leave (*under the Short-Term Disability Plan — 12 weeks*)
- New Parent Leave (*for birth or adoption — four weeks*)
- Adoption Assistance
- Jury Duty Leave
- Bereavement Leave
- Service Awards
- Learning and Development Programs
- Tuition Reimbursement
- Dependent Care for Business Travel
- Milk Stork — a breast milk delivery service for nursing moms who travel

Benefits for Employees on International Assignment

Special benefits coverage is offered to employees on International Assignment.

You will receive information about this coverage if it applies to you.

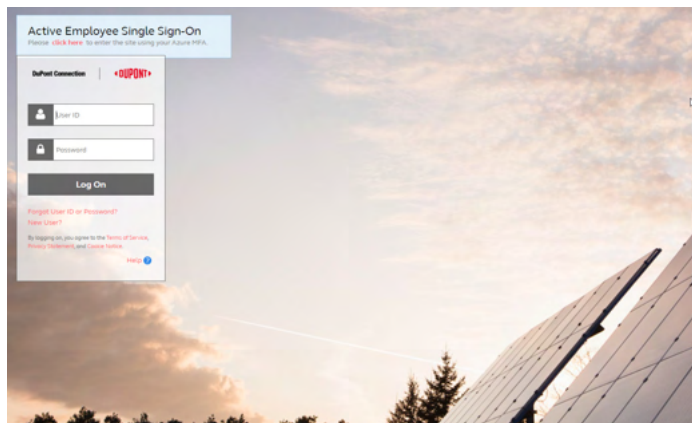
DuPont Connection: Your 24/7 Benefits Resource

The **DuPont Connection** website is your go-to place for benefits. It is easy to use, is secure, and gives you control when it comes to learning about and acting on your benefits. The site is available 24 hours a day, 7 days a week from any computer with Internet access.

Use **DuPont Connection** to:

- Enroll in your health and insurance benefits and update your eligible dependents;
- Access tools to help you compare, choose, and make the most of your health and insurance benefits;
- Review and update your life insurance beneficiaries;
- Link and connect to other benefit resources, such as Accolade; or
- Make changes to your benefit elections when you have a qualifying life event during the year (for example, you get married or have a baby).

If you prefer, you can call the **DuPont Connection** Service Center to speak directly to a specially-trained representative about your health and insurance benefits. Representatives are available from 9:00 a.m. to 6:00 p.m., Eastern Time (ET).



Online: <http://digital.alight.com/dupont>

DuPont Connection Service Center: 1-833-253-7719

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.

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