

Using the Health Savings Account (HSA)



Congratulations!

You enrolled in the DuPont Core or Premium Saver medical plan option which comes with a tax-saving Health Savings Account (HSA).

Now What?

DuPont has teamed up with Bank of America to help you get the most from your HSA.

The information you'll find in this kit will help you set up your HSA and manage it throughout this year and beyond.

Before you dive in, here are some tips to help you get off to a great start with your HSA — and your medical coverage.

Using Your HSA

Use the information in this kit to set up your online access right away.

Manage your HSA contributions to fit your budget.

During Annual Enrollment, you decided how much of your own money to put into your HSA. But what if you decide you want to contribute more or less during the year? No problem!

You can change the amount you contribute to your HSA throughout the year using the **DuPont Connection** website at <http://digital.alight.com/duPont>. So, if your budget is tight for a month or two, you have the flexibility to lower your HSA contributions to help with your cash flow needs. On the other hand, if you want to save more and increase your tax savings, you can add to your contributions at any time, up to the Internal Revenue Service (IRS) maximum.

Note: If you and your spouse both have an HSA, your total annual combined contributions cannot exceed the IRS maximum for family coverage.

Decide how you want to use your HSA.

If your goal is to save money in your account for future health care expenses rather than to spend it all on current expenses, try to get in the habit of paying for minor medical expenses out-of-pocket. This means not using your HSA for every expense. You may need to adjust your household budget and make some tradeoffs, but this way you can be sure the money in your account is there for you in the future. Don't forget, you can also invest a portion of your HSA.

Don't confuse "use it or keep it" with "use it or lose it."

If you're enrolled in both the HSA and Limited Purpose Healthcare Flexible Spending Account (FSA), keep in mind that you can only use your Limited Purpose Healthcare FSA for dental and vision expenses — and you'll forfeit any money left in your account at the end of the year. When using your debit card, eligible expenses will be deducted first from your Limited Purpose Healthcare FSA until your balance reaches \$0.

With your HSA, any money left at the end of the year is yours to save for future medical expenses.

DuPont Jump-Starts Your Savings

By the end of January, DuPont will automatically deposit cash into your HSA. The Company contributes:

- \$600 per year for individual coverage
- \$1,200 per year for other coverage levels

Use this money when you need to pay for eligible health care expenses — or save it.

Remember: Any money left over in your HSA at the end of the year is yours to keep for future qualified medical expenses! It remains in your Bank of America account and simply rolls over for future use.

Using Your Medical Plan Coverage

Plan ahead and know what to expect.

Know when to pay.	<p>If possible, pay nothing during your visit and do not use your HSA debit card at your doctor's office. After doctor's visits, your doctor's office will submit your charges to the insurance company for payment. After the insurance company processes your claim and applies the lower network rates, you will receive an Explanation of Benefits (EOB) that shows what you owe. Once you receive a bill from your doctor's office, compare it with your EOB and pay your share with a check, use your HSA card, or even schedule an HSA payment using the Bank of America online portal.</p> <p>For prescriptions, use your CVS Caremark card at the retail pharmacy or use the CVS Caremark mail-order service. Because prescription claims are processed and discounts applied immediately, you can pay your share of the prescription expense using your HSA debit card, cash, or a credit card. If you pay by cash or credit, you can go online and reimburse yourself from your HSA.</p>
Know what you'll pay.	<p>When you see a health care provider for non-preventive services, expect your bill to show the full discounted rate if you haven't met your deductible. The same applies to most prescriptions as well as to diagnostic services, such as X-Rays and MRIs. This may take some getting used to at first. Keep in mind that you'll have the money that you and DuPont have contributed to your HSA to help you pay these out-of-pocket expenses.</p>

Make the most of preventive care...it's free!

Understand your coverage.	<p>Preventive care costs you nothing as long as you use network doctors. Also, keep in mind that many preventive medications (those used to avoid illnesses and conditions) are deductible-free. This means that the plan pays benefits for these drugs with no need for you to first meet your deductible.</p>
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How Your Medical Coverage Works: As Easy As 1-2-3

1	<p>You pay 100% for health care services until the in-network deductible is met (includes prescription drug expenses)</p> <p>Core Option: \$1,400 You only/\$2,800 other coverage levels</p> <p>Premium Saver Option: \$2,800 You only/\$5,600 other coverage levels</p>	2	<p>After the deductible is met, DuPont pays 80% in-network, and 60% reasonable and customary (R&C) out-of-network costs</p>	3	<p>DuPont pays all remaining in-network costs if your in-network costs reach the out-of-pocket minimum:</p> <p>Core Option: \$5,000 You only/\$10,000 other coverage levels</p> <p>Premium Saver Option: \$6,000 You only/\$12,000 other coverage levels</p>
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Questions?

Who to Contact:	For:	Contact Information:
Bank of America, N.A., member FDIC	Information about your HSA	https://myhealth.bankofamerica.com 1-877-319-8115
CVS Caremark	Prescription information	www.caremark.com 1-844-212-8696
Your medical carrier	Information about your medical claims	See your Accolade and CVS Caremark ID cards for the toll-free number
DuPont Connection	To change your HSA contribution elections during the year	http://digital.alight.com/dupont 1-833-253-7719

This guide provides a quick, easy-to-understand outline of your plan options. DuPont has made every effort to ensure that this guide accurately reflects the plan documents and contracts. However, if there is any conflict or inconsistency between this guide and those documents or contracts, the documents or contracts will govern. DuPont reserves the right to change, modify, or discontinue any of the plans, programs, or services described in this guide.

If you are in a collective bargaining unit, the benefits described are subject to existing provisions in the collective bargaining agreements and subject to meeting any bargaining obligations.

You can take tax-free distributions for qualified medical expenses for you, your spouse, and any dependents at any time, including after age 65. Distributions that are not used for qualifying medical expenses will be included in your gross income and subject to an additional tax of 20%.

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Your Domestic Partner and HSA

If you cover your domestic partner and his or her child(ren) who meet the eligibility requirements for medical coverage and you do not claim them on your tax return, distributions from your HSA related to claims incurred by your domestic partner and/or his or her child(ren) will not be qualified medical expenses. They will be taxable and may be subject to an additional 20% tax.

How You Pay If You Have an HSA and Limited Purpose Healthcare FSA

When you have both the HSA and Limited Purpose Healthcare FSA and use your Bank of America debit card to pay for eligible expenses, those expenses qualified for reimbursement under the Limited Purpose Healthcare FSA will automatically deduct from that account.

If you prefer to pay for qualified dental and vision expenses using your HSA, you can pay out-of-pocket for the services and reimburse yourself using the Bank of America website. Or, have a check sent directly to the provider from your Bank of America HSA.

