



This newsletter explains the January 1, 2012 changes to your DuPont retiree benefits.

If you choose to make changes you may do so between **November 7 and December 7, 2011** by calling the *MyInfo* Service Center at 1-877-694-6364 or online at <https://myinfo.dupont.com>. You can speak to an Employee Service Representative Monday through Friday between the hours of 7:00 a.m. and 7:00 p.m. Eastern Time (excluding holidays).

2012 Health Care Highlights For Medicare-Eligible Retirees

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What's New for 2012

Changes at a Glance

- **Medical and dental plan premiums are changing.** Your updated 2012 monthly premium amounts are shown on the enclosed Confirmation of Coverage.
 - **Good news!** Price relief is coming! See page 3 for details.
 - **Prescription benefits**
 - The deductible is increasing from \$310 to \$320 per person, following Medicare Part D standards.
 - The stop loss is increasing from \$4,550 to \$4,700 per person, following Medicare Part D standards. The stop loss will no longer apply to medications that are not normally covered by Medicare Part D, such as Lorazepam, Oxycodone, Hydrocodone, Tussionex, Temazepam, and Benzonatate. These medications will still be covered with a participant copayment/coinsurance.
 - Brand-name medication copayment amounts are increasing to adjust to rising drug costs. The new minimum and maximum copayment amounts are shown on page 6 of this newsletter.
- To save money on your prescriptions, always ask your doctor to prescribe a generic and use the Medco mail order service whenever possible.**



The miracles of science™

—The number of times a maintenance medication may be filled at a retail pharmacy for the standard 25% coinsurance is being reduced from three times to two times. On the third fill, a 45% coinsurance (\$50 minimum) will apply with no per-fill maximum or stop-loss protection. To avoid the higher coinsurance, transfer your prescription to Medco mail order.

- **Dental coverage**

- Bitewing x-rays will only be covered one time per year, not twice per year.
- Periodontal cleanings for adults with gum disease will be covered four times per year (two of which count as your routine dental cleaning).
- Sealants for children will be covered once every 36 months up to age 19.

- **Dependent eligibility certification**

During the November 7 to December 7 enrollment change period and forward, each time you make a change, you will be asked to certify the eligibility of all dependents you currently cover on your medical or dental plans.

- **No Life Insurance changes for 2012.**



2012 Retiree Health Care Premiums and Options

In keeping with the DuPont retiree medical plan cost-sharing policy, projected medical plan cost changes will be shared equally, on a 50/50 basis, between DuPont and the retirees participating in the plan.

Coverage Levels	Medical Plan Options				Dental Plan Options		
	Medical Only		Medical Plus Prescription Drug		Standard Coverage Including Restorative Care		Limited Coverage Preventive and Diagnostic Only
	2011	2012	2011	2012	2011	2012	2012
You Only	\$5.00	\$5.00	\$63.03	\$60.69	\$12.50	\$13.25	None
You + Spouse (2 Medicare)	\$10.00	\$10.00	\$126.06	\$121.38	\$24.50	\$26.25	None
You + Spouse (1 Medicare)	*	*	\$249.29	\$258.94			
You + Child(ren)	\$13.92	\$17.07	\$71.95	\$72.76	\$22.25	\$24.00	None
You + Family (2 Medicare)	\$19.58	\$22.87	\$135.64	\$134.25	\$35.00	\$37.75	None
You + Family (1 Medicare)	*	*	\$258.87	\$271.81			

*This is not a standard DuPont retiree medical option. Refer to your Confirmation of Coverage for pricing.

The premiums shown are for retirees receiving an unreduced DuPont pension. Higher premiums apply to those with a reduced pension. Also the above rates have not yet been reduced for ERRP reimbursement sharing (see below). Look for your final monthly premium in January 2012.

Price Relief! DuPont Is Sharing Medical Plan Savings 50/50 With Retirees

DuPont participates in two cost-saving programs associated with the U.S. health care reform:

- 1. ERRP Funds.** Through the Early Retiree Reinsurance Program (ERRP), the federal government allocated \$5 billion to help companies pay for retiree health care plan costs. DuPont is one of over 4,000 companies participating in this program. The Company will be crediting a portion of the ERRP money we receive to retirees participating in the DuPont retiree medical plan. **The credit, when applied, is expected to result in a 10% – 15% reduction in your medical premium for 2012. The credit is not reflected in the premiums shown above or the premiums shown on your enclosed Confirmation of Coverage.** The amount of the credit is not yet known. Look for the reduction in your monthly premiums beginning in January 2012.
- 2. Pharmaceutical Manufacturer Reimbursements.** As communicated last year, DuPont restructured the medical plan's prescription drug coverage to allow the Plan to receive reimbursements from brand-name drug manufacturers for some Medicare Part D claims. Following our policy of sharing medical plan cost increases or decreases on a 50/50 basis with retirees, 50% of the reimbursements received are being applied toward the prescription premiums of Medicare-eligible participants and are reflected in the *Medical Plus Prescription Drug* premiums shown above.

Making Changes to Your Retiree Health Care Coverage

Between **November 7 and December 7, 2011**, you may change your DuPont retiree health care options or the dependents you cover.

To change your medical or dental coverage, call the MyInfo Service Center between November 7 and December 7 at 1-877-MYINFO4 (1-877-694-6364). Representatives are available Monday through Friday between 7:00 a.m. and 7:00 p.m. Eastern Time, excluding holidays. Certain changes can be made online in the *MyInfo* portal at <https://myinfo.dupont.com>.

Changing Your Medical or Dental Option

Changes will apply to you and your covered dependents. All changes are permanent and irrevocable. You will not be allowed to re-enroll in your former option, even in future years. *Exception: If you elect No Medical or No Dental* because you are participating in another employer group plan, you may request reinstatement in the DuPont plan within 60 days of losing eligibility in the other group plan. Loss of eligibility must be non-voluntary and cannot be for reasons such as non-payment of premiums or failure to elect to continue coverage.

If your coverage is:	You may change to:
Medical Plus Prescription Drug	Medical Only (no prescription coverage) No Medical
Medical Only	No Medical
Standard Dental	Limited Dental (only preventive and diagnostic coverage, no restorative coverage) No Dental
Limited Dental	No Dental

Changing the Dependents Covered on Your Benefits

Review the dependents listed on your enclosed Confirmation of Coverage and remove any dependents who no longer qualify.

Each time you make a change to your coverage or dependents, you will be asked to certify that the dependents you cover meet the definition of an eligible dependent. Eligible dependents are:

- Your lawful spouse or registered same-sex domestic partner who was covered at the time of your retirement or added to your coverage prior to January 1, 2008.
- Your natural and adopted children, stepchildren, and foster children up to age 26.
- Dependent disabled children incapable of self-support and claimed as your federal tax dependent may be covered past age 26 if disability is certified by the medical carrier prior to age 26.

Contact the *MyInfo* Service Center at **1-877-694-6364** to:

- **Add a new child under age 26 to your coverage.** The child must be your biological, adopted, step-, or legal foster child. You cannot cover a tax dependent who is not your own child. You will be asked to provide the child's Social Security number and to confirm that the child meets the Plan's eligibility criteria.
- **Remove your spouse or child from coverage.**
 - Is your spouse or adult child working?** If so, he/she must participate in his/her own employer's medical plan as primary if coverage can be purchased for \$100 or less per month. Failure to purchase the other employer plan coverage makes your dependent ineligible for DuPont medical plan coverage.
 - Will your spouse be participating in another Medicare Part D plan for 2012?** If so, you must remove your spouse from coverage if you are in Medical Plus Prescription Drug coverage.
 - Have you divorced or has your spouse passed away?** If so, you must remove your spouse from coverage. In the event of remarriage, your new spouse cannot be added.



At a Glance: 2012 Medical Plan Details

The following chart shows your medical benefits available under the Indemnity option. Changes to benefit amounts that take effect January 1, 2012 are highlighted in **bold** print.

2012 Medical Plan Benefits Indemnity Option	
Deductible	\$500/individual up to \$1,000/family
Covered Preventive Care	100% R&C ¹ for tests/immunizations; 80% R&C ¹ after deductible for associated office visit
Office Visits / Mental Health Counseling Services	80% R&C ¹ after deductible
Outpatient Lab, X-Ray, and Other Services	80% R&C ¹ after deductible
Inpatient Care	80% R&C ¹ after deductible
Medicare Part B Prescription Drugs	80% after deductible
Stop-Loss	\$2,000/individual up to \$4,000/family
2012 Prescription Drug Program	
Deductible	\$320/ individual
Mail: (90 Days)	After meeting your deductible, you pay:
Generic	25% coinsurance, \$16 min., \$100 max.
Preferred Brand	25% coinsurance, \$50 min., \$115 max.
Non-Preferred Brand	45% coinsurance, \$50 min., \$115 max.
Retail: Non-Maintenance Rx (30 Days)	After meeting your deductible, you pay:
Generic	25% coinsurance, \$7 min., \$100 max.
Preferred Brand	25% coinsurance, \$25 min., \$115 max.
Non-Preferred Brand	45% coinsurance, \$25 min., \$115 max.
Retail²: Maintenance Rx (30 Days)	After meeting your deductible, you pay:
Generic	45% coinsurance, \$50 minimum
Preferred Brand	45% coinsurance, \$50 minimum
Non-Preferred Brand	45% coinsurance, \$50 minimum
Prescription Stop-Loss ³	\$4,700/individual for medications purchased in-network ⁴

¹ Reasonable & Customary (R&C)

² The Retail Maintenance Rx benefit applies after you have reached the equivalent of a 90-day supply, or two fills of a maintenance medication. It does not apply to residents of Long Term Care facilities when their prescription is filled on site. \$100 maximum copay will not apply.

³ The Prescription Stop-Loss excludes retail maintenance prescriptions and medications not covered by Medicare Part D.

⁴ Where necessary, the DuPont Medical Care Assistance Plan prescription drug coverage and benefits will be paid in compliance with the Medicare rules governing Medicare Part D plans.

Check out Medco online at www.medco.com for recommendations on how you can save money on your prescription medications.

DuPont Pays Secondary to Medicare

You can find information about Medicare online at www.medicare.gov or by calling **1-800-633-4227**.

Is Your Spouse or Dependent Turning Age 65 or Disabled?

You must promptly contact the *MyInfo* Service Center to report the Medicare ID number as soon as you or your dependent become eligible for Medicare, even if prior to age 65. You must enroll in both Medicare Parts A and B. Medicare is primary; your DuPont retiree plan is secondary to Medicare. Retirees who don't provide a spouse or dependent's Medicare ID number will have the spouse or dependent permanently dropped from medical coverage.

Note that your prescription drug annual deductible and stop-loss amounts restart at the time you become covered by Medicare. However, your annual medical deductible and stop loss amounts are continued and are not restarted.

At a Glance: 2012 Dental Plan Details

Changes that take effect January 1, 2012 are highlighted in **bold** print.

2012 Retiree Dental Options		
	Standard Comprehensive Coverage	Limited Preventive & Diagnostic Coverage
PREVENTIVE AND DIAGNOSTIC SERVICES <ul style="list-style-type: none"> • Two regular cleanings per year or four periodontal cleanings with diagnosed condition • Two 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 three years 	100% R&C ^{1,2,3}	100% R&C ^{1,2,3}
RESTORATIVE CARE <ul style="list-style-type: none"> • Such as bridges, crowns, fillings, and other covered dental services 	Approximately 50% ^{2,3}	None
ORTHODONTIA (child)	\$1,200/lifetime	None
ANNUAL BENEFIT MAXIMUM PER INDIVIDUAL	\$1,100	\$500

¹ R&C amounts are based on the 90th percentile, which means that 90% of the providers in a geographic area charge no more than the R&C amount, and 10% charge more than that amount.

² The benefit for the PDP network dentist is determined by the network negotiated amount.

³ The benefit for the out-of-network dentist is based on the scheduled amount.

MetLife Preferred Dentists Can Help You Save up to 45% on Dental Care

DuPont dental plan participants have access to a nationwide network of general and specialty dentists in over 150,000 dental locations. The MetLife Preferred Dentists Program (PDP) offers you care at negotiated fees that typically range from 15% to 45% less than the average fees for the same or similar services typically charged by dentists in your area. All participating PDP dentists have agreed to accept negotiated fees as payment in full for services rendered. Although the Limited Option does not cover restorative care, participants in the Limited Option will be charged the MetLife negotiated fee when receiving restorative care from a MetLife Preferred dentist.

How Often Are Dental X-Rays Needed?

The American Dental Association guidelines recommend that dentists limit x-rays to the areas that are needed for diagnosis and treatment. X-rays should not be prescribed at routine intervals (such as once a year) for all patients.

Although DuPont expects to continue offering medical, prescription drug, and dental benefit plans, the Company reserves the right to amend, modify, or discontinue the plans at its discretion at any time. Any inconsistency between the terms of this document and Plan documents will be governed by the Plan documents.

Contact Information

MyInfo Service Center

1-877-MyInfo4 (1-877-694-6364)

<https://myinfo.dupont.com>

- Access and print copies of newsletters, Summary Plan Descriptions, Q&As, and other benefit information
- Request changes to your medical or dental plan options
- Get answers to questions about your DuPont benefit premiums
- Remove any dependents you no longer wish to cover
- Change your life insurance beneficiary
- Confirm or request a designation form to make changes to your Retirement Savings Plan beneficiary(ies)

DuPont Retiree Benefits Web Site

www.retiree.dupont.com

- Access and print copies of newsletters, Summary Plan Descriptions, Q&As, and other benefit information
- Get the latest news regarding your DuPont retiree benefit plans
- Use links to access other relevant benefit Web sites

Medicare

1-800-MEDICARE (1-800-633-4227) (TTY/TDD users should call 1-877-486-2048)

www.medicare.gov

- Compare plans available in your area
- Get answers to general questions about Medicare
- Learn about resources in your area that help explain Medicare Part D prescription drug benefits
- Find more information on federal financial assistance available to those who qualify

Medco

1-800-572-8695

www.medco.com

- Get answers to questions about DuPont prescription drug coverage
- Find a network pharmacy
- Get help filling your prescriptions
- Find out current prices for your medications

DuPont Connection

1-800-775-5955

<http://resources.hewitt.com/dupont/>

- Get answers to questions about your pension benefit
- Change your address
- Update pension tax withholding and direct deposit

MyInfo Authorization

Note that when you use the MyInfo Service Center to initiate a transaction, you are authorizing the Plan Administrator to execute each transaction as if you had given written, signed authorization to do so. You should refer to your Summary Plan Description for a more detailed explanation of Plan provisions and procedures.