
Your DuPont Benefit Resources

NonContributory and Contributory Group Life Insurance Plans

July 2003

As of July 2003, participating employers in the NonContributory and Contributory Life Insurance Plans include:

- E. I. du Pont de Nemours and Company
- DuPont Dow Elastomers L.L.C.
- DuPont Textiles & Interiors, Inc.

All references to “the Company” in this document pertain to the specific company that employs you.



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DETAILS OF THE PLAN

Preface

This **Summary Plan Description (SPD)** provides a concise description of Plan coverage available for you.

While this SPD contains detailed and important information about your benefit Plan, every attempt has been made to communicate that information clearly and in easily understandable terms.

While the **Company** intends to continue the benefits and policies described in this booklet, the Company reserves the right to change, modify or discontinue the Plan at its discretion at any time. This SPD does not constitute a contract of employment or guarantee any particular benefit.

In the event of a discrepancy between this SPD and the Plan document, the Plan document will govern.

Introduction

To help you provide financial protection for yourself and your dependents, the Company provides NonContributory Group Life Insurance and Contributory Group Life Insurance. The insurance under these Plans is group **term life insurance** which provides no cash, loan or paid-up values. Employees should consider this insurance as a supplement to, but not a substitute for, regular individual life insurance policies which they may now have or may plan to secure in the future. The NonContributory Group Life Insurance Plan is paid for entirely by the Company. The Contributory Group Life Insurance Plan is paid for by participant premiums and is subsidized by the Company.

You will need to satisfy the requirements described in this SPD to receive NonContributory and Contributory Group Life Insurance coverage.

Eligibility

Eligible employees

You are eligible for NonContributory and Contributory Group Life Insurance coverage if you are one of the following:

- a **Full-Service Employee** of DuPont U.S. Region who is not covered under the BeneFlex Employee Life Insurance Plan
- a Full-Service Employee of DuPont U.S. Region or of a participating DuPont subsidiary or joint venture that has adopted the Company's BeneFlex program, and prior to December 31, 1992, elected and continues to elect Alternative Coverage (**Grandfather Option**). Only employees who were enrolled in the Contributory portion of Alternative Coverage as of December 31, 1992, may continue coverage.

Enrollment

Enrolling in the Plan

If you are an employee who is not covered under the BeneFlex Employee Life Insurance Plan, coverage for NonContributory Group Life Insurance is **automatic** on your date of hire. You do not need to enroll. You are not required to provide **Evidence of insurability** for NonContributory Group Life Insurance coverage.

If you are a newly hired employee who is not covered under the BeneFlex Employee Life Insurance Plan, you may purchase Contributory Group Life Insurance on your first day of work. You may be required to provide Evidence of insurability. Please refer to the “Providing Evidence of insurability” section for more information.

Once approved, your Contributory Group Life Insurance coverage election does not change until you elect to change it.

When coverage begins

If you are eligible for this coverage, your NonContributory Group Life Insurance coverage will start on your date of hire. If you are eligible for Contributory Group Life Insurance, your coverage will become effective on the first of the month following approval of any increase in coverage by the insurance company.

Making changes

You cannot make changes to your NonContributory Group Life Insurance.

You can make changes to your Contributory Group Life Insurance coverage at any time during the **Plan Year**. Any coverage increase will become effective on the first of the month following any required Evidence of insurability approval by the insurance company.

To make a change, you must contact DuPont Connection at 1-800-775-5955, or by visiting online at <http://resources.hewitt.com/dupont>.

Providing Evidence of insurability

Under most circumstances, you must provide Evidence of insurability to the insurance company before your Contributory Group Life Insurance coverage is approved. The requirement for Evidence of insurability is waived if you elect Contributory Group Life Insurance within one year of becoming eligible, at any time during your first year of **service**, or within 60 days of completion of five years of service. If you elect an increase at any other time, you are required to provide Evidence of insurability. You will need to answer questions regarding your health, and you may have to undergo a physical exam to prove your insurability to the insurance company. Any costs associated with obtaining Evidence of insurability are your responsibility.

Cost

Cost of coverage

The Company pays the entire cost of your NonContributory Group Life Insurance coverage. You pay premiums for part of the cost of your Contributory Group Life Insurance coverage.

Your premiums for Contributory Group Life Insurance coverage are deducted from your **pay** on an **after-tax** basis.

The cost of Contributory Group Life Insurance coverage depends on the level of coverage you choose. Premiums are based on a flat monthly rate of \$0.60 per \$1,000 of coverage.

Your **monthly premiums** are reviewed annually and are subject to change. Any adjustments to your premiums will be effective January 1; you will be notified in advance of any changes.

Taxes

Your taxes can be affected under certain circumstances. Current federal law requires you to pay income taxes on the value of any Company-provided life insurance coverage over \$50,000. This value is referred to as “imputed income” and will be considered **taxable income** to you. Your after-tax contributions, if any, reduce any imputed income amount.

Plan Benefit

Benefit amount

Your Company-paid NonContributory Group Life Insurance benefit coverage amount equals one times your pay, rounded to the next higher \$500 if it is not already a multiple of \$500. Reductions at age 65 apply.

You can elect to purchase Contributory Group Life Insurance benefit coverage, less any age reductions that apply, in amounts equal to:

- one times your pay
- two times your pay
- three times your pay

Contributory Group Life Insurance coverage amounts are rounded to the next higher \$500, if not already a multiple of \$500.

Refer to the “Age reductions” section for more information.

If your pay changes, your NonContributory and Contributory Group Life Insurance coverage amounts change automatically, effective the date your pay changes.

Your NonContributory Group Life Insurance benefit coverage amount includes an occupational accidental death benefit. You are covered automatically on your date of hire. The Plan pays an additional three times your pay if you die as the direct and exclusive result, and within 90 days, of sudden, external, violent and purely accidental means, incurred while in the course of your employment with the Company.

Refer to the “Restrictions and Exclusions” section for more information about the occupational accidental death benefit.

Maximum benefit

The NonContributory and Contributory Group Life Insurance Plans do not have maximum benefit amounts.

Minimum benefit

The NonContributory Group Life Insurance Plan will pay a minimum death benefit amount of \$2,500, without regard to age reduction. If enrolled, the Contributory Group Life Insurance Plan will pay a minimum death benefit amount of \$1,500, without regard to age reduction.

Calculation of benefits

The following examples help illustrate how your life insurance coverage amounts are determined:

If your annual pay (your normal annual earnings) is \$30,300, your Company-provided NonContributory Group Life Insurance coverage is equal to \$30,500. This is equal to one times your pay rounded to the next higher \$500. If your annual pay (your normal annual earnings) is \$30,300 and you elected two times Contributory Group Life Insurance, the insurance you are purchasing is \$61,000. This is equal to two times your annual pay of \$30,300, or \$60,600, rounded to the next higher \$500, resulting in \$61,000 of coverage.

When benefits are paid

The Plans will pay a benefit to your **beneficiary**(ies) when you die while covered by the Plan.

If you die within 31 days of your employment termination, the Plans in which you are enrolled will pay your beneficiary.

If you are enrolled in Contributory Group Life Insurance and you are totally and permanently disabled at the time of your employment termination and you die within one year of your employment termination, your beneficiary will be paid a Contributory Group Life Insurance benefit.

If you are found to be permanently incapable of doing your Company job and are approved to retire under the Incapability provision of the Pension and Retirement Plan, you may be eligible to receive a portion of your NonContributory Group Life Insurance benefit while you are disabled.

NonContributory Group Life Insurance and Contributory Group Life Insurance payments are not offset by any other Company-provided survivor benefits.

Age reductions

Your NonContributory Group Life Insurance benefit coverage amount is reduced in 11 equal installments, beginning on the first day of the month following your 65th birthday. Each of the 11 reductions takes place on the same date each year—the first day of the month following your birthday. After the last reduction, your insurance amount equals one-fourth your pay at age 65, rounded to the next highest \$100 (if it is not already a multiple of \$100). The minimum amount of NonContributory coverage you will have at age 75 is \$2,500.

Your Contributory Group Life Insurance benefit coverage amount is reduced in 11 equal installments, beginning on the first day of the month following your 65th birthday. Each of the 11 reductions takes place on the same date each year—the first day of the month following your birthday. After the last reduction, your insurance amount equals one-half your pay at age 65, rounded to the next highest \$100 (if it is not already a multiple of \$100). The minimum amount of Contributory Life Insurance coverage you will have at age 75 is \$1,500.

Restrictions and Exclusions

The **Occupational Accident Death** Benefit payable under the NonContributory Group Life Insurance Plan does not pay benefits if you die as a result of any of the following:

- infections (except infections caused by pyogenic organisms which shall occur with and through an accidental cut or wound) or disease or illness of any kind
- participation in or in consequence of having participated in the commission of a felony
- self-destruction or self-inflicted injury while sane or insane
- war or act of war in which the United States is a participant at the time of injury

Filing a Claim

How to file a claim

Upon your death, your beneficiary should contact DuPont Connection. DuPont Connection will work with your beneficiary and the insurance company to process the claim. Your beneficiary will need to file a claim and submit proof of death to receive benefits.

There is no deadline for filing a claim.

If the claim is approved, your beneficiary will be notified in writing and will receive payment information. The payment will be a **lump sum** if insurance proceeds are less than \$10,000, or a payout into an interest-bearing checking account set up in the name of the beneficiary if proceeds are \$10,000 or more.

If a claim is denied

If the claim for benefits is denied, a written notice with the reason for the denial will be provided. The notice will include references to the provisions of the benefit plan or practice involved, a description of what additional information is necessary and why, the specific reasons for the denial and a copy of these procedures or comparable information about steps your beneficiary needs to take to resubmit the claim.

Appealing a denied claim

If the decision to deny or reduce the amount of the claim is not explained to the satisfaction of your beneficiary or they have additional information that may change the decision, they should follow these steps to try to bring the claim denial to a resolution:

- Step 1: Contact the insurance company for a clearer explanation of the denial.
- Step 2: Provide additional information to the insurance company that may allow reconsideration of the claim.

Your beneficiary also has the right to request, free of charge, access to and copies of all documents, records and other information relevant to the claim for benefits. If, after contacting the insurance company and requesting additional information, your beneficiary still has not received an adequate explanation concerning the claim for benefits under the Plan, your beneficiary has a legal right to appeal the denial or partial denial of the claim.

The final **appeal** is to DuPont. To appeal the denial, your beneficiary should notify DuPont Connection in writing requesting a claim review. The request for the appeal should include additional documentation supporting the claim and the reasons why your beneficiary disagrees with the decision.

Your beneficiary must make this request in a timely manner, preferably within 60 days after receiving the original claim decision or after receiving a claim denial.

Your beneficiary will receive information about the final decision of payment from DuPont within a maximum of 60 days of the date the written request is received. Special circumstances may cause the review to take longer. If an extension is needed, a written notice and the reason for the extension will be delivered.

When your beneficiary is notified of the final decision, the notice will provide the reason for the decision and the specific Plan provisions on which it is based. DuPont, as Plan Administrator, has full discretion and authority to interpret Plan provisions, resolve any ambiguities and evaluate claims. The decision made by DuPont is final and binding.

Also, if your survivors question your beneficiary designation on record, they can ask for a review. Your survivors should send a request for a review to DuPont Connection and should state why they question the beneficiary on record.

The exhaustion of the claim and appeal procedure is mandatory for resolving any claim arising under this Plan. Applicable law requires you and your beneficiary to pursue all claim and appeal rights on a timely basis before seeking any other legal recourse regarding claims for benefits.

How the Plan will handle the appeal

In reviewing the appeal, all information that is submitted, regardless of whether that information was considered at the time of the initial claim, will be considered and a new review will be completed. The party reviewing the appeal will not have participated in the original claim determination and will not be a subordinate of the party who made the original claim determination, the insurance company.

About Your Coverage

If you leave the company

Your NonContributory and Contributory Group Life Insurance coverage ends at the end of the month in which you leave the Company or are no longer eligible. Under some circumstances, you may be eligible to convert your NonContributory and Contributory Group Life Insurance coverage to an individual policy upon leaving the company. Refer to the “Conversion rights” section for more information.

Coverage when you are not working

Taking a leave of absence does not affect your NonContributory and Contributory Group Life Insurance coverage. You are responsible for any Contributory Group Life Insurance premiums in the event you are taking an unpaid leave of absence.

If you retire

If you are eligible to retire under the Pension and Retirement Plan, you are entitled to continue the total amount of NonContributory and Contributory Group Life Insurance coverage in force, subject to age reduction, when you retire. Your pay just before retirement is used to determine your coverage amounts in retirement.

The Company will pay for NonContributory Group Life Insurance coverage equal to one-times your pay at retirement. If you are enrolled in Contributory Group Life Insurance, you may continue to purchase the coverage in force at retirement.

When you reach age 65, the NonContributory and Contributory Group Life Insurance coverages will begin to reduce. Refer to the “Age reductions” section for details.

If you have less than the maximum Contributory Group Life Insurance coverage after you retire under the Pension and Retirement Plan, you may purchase additional coverage if you wish. To do so, you must provide Evidence of insurability.

Rights to continuing life insurance coverage in retirement do not apply to employees who leave the Company with a vested deferred pension.

When your coverage ends

Under certain circumstances, you may be eligible to continue your life insurance coverage. Refer to the “Conversion rights” section for more information.

If you become disabled

If you are eligible to leave the Company due to a **total and permanent disability**, as defined by the Company’s disability plans, and are totally and permanently disabled at the time you leave the Company, you will continue to receive insurance coverage equal to one-times your pay at the time of your employment termination. Coverage amounts are subject to age reductions.

You will receive this Company-paid NonContributory Group Life Insurance for as long as you remain totally and permanently disabled.

If you are determined to be totally and permanently disabled and you have less than 15 years of service, any Contributory Group Life Insurance in force at your employment termination is cancelled. If you die within one year after cancellation and remain disabled until your death, your beneficiary will receive the cancelled Contributory Group Life Insurance coverage amount.

If you have at least 15 years of service and you have been approved to retire under the Incapability provision of the Pension and Retirement Plan, your NonContributory Group Life Insurance will continue for life. You can continue any Contributory Group Life Insurance you have while receiving an Incapability Pension as long as you continue to pay the premiums.

If you have at least 15 years of service and you have been approved to retire under the Incapability provision of the Pension and Retirement Plan, you may receive \$3,000 of your NonContributory Life Insurance while you are disabled. If you die while receiving disability life insurance benefits, your beneficiary receives the amount of your NonContributory Group Life Insurance amount less any payments you received while disabled.

If you are terminated due to lack of work

If your employment with the Company is terminated due to lack of work, and you are not eligible to retire under the Pension and Retirement Plan, you will continue to receive the insurance coverage in place at the time of your employment termination for one year. The continued coverage is provided by the Company, at no cost to you. The Company-provided coverage ends if you are re-employed by the Company.

If you die as a result of an occupational accident

In the event you die as a result of an injury that was caused directly and exclusively by sudden, external, violent and purely accidental means, sustained while in the course of your employment with the Company, the Plan will pay your beneficiary an Occupational Accidental Death Benefit equal to three times your pay. This payment is in addition to any other benefits that apply. Your death must occur within 90 days of having sustained these injuries to be covered.

There are some exclusions to this benefit, however. A benefit will not be paid if the death is due to one of the following:

- infections (except infections caused by pyogenic organisms which shall occur with and through an accidental cut or wound) or disease or illness of any kind
- participation in or in consequence of having participated in the commission of a felony
- self-destruction or self-inflicted injury while sane or insane
- war or act of war in which the United States is a participant at the time of injury

Future of the Plan

While the Company intends to continue the benefits and policies described in this booklet, the Company reserves the right to suspend, modify, or terminate these Plans at its discretion at any time.

ADMINISTRATIVE INFORMATION

The information presented in this Summary Plan Description is intended to comply with the disclosure requirements of the regulations issued by the U.S. Department of Labor under the Employee Retirement Income Security Act (ERISA) of 1974.

Overpayments and other errors

If a benefit is paid that is larger than the amount allowed by the NonContributory and Contributory Group Life Insurance Plans, the Plans have a right to recover the excess amount from the person or agency who received it. Erroneous statements will not change the rights or obligations under the Plans and will not operate to grant additional benefits or coverage.

Assignment of benefits

Under the Plan(s), you have the right to assign your benefits. You can transfer those rights by assigning them to someone else, called the assignee. There are restrictions on whom you can name as an assignee. The restrictions include the following:

- An assignment is recognized only if it is made in writing to the Company and it is without consideration to one or more of the following persons or their estate, or to a trustee of a trust under which any such person is one of the beneficiaries: the employee's **spouse**; brothers or sisters of the employee or their spouse; **lineal ascendants** or **descendants** of the employee, their spouse, the brothers or sisters of the employee or their spouse; or brothers or sisters of lineal ascendants of the employee or their spouse.

Making an assignment of rights transfers ownership of your Plan benefit to someone else. Once coverage has been assigned, the new "owner" has all the rights you once had. Assignment of benefits under the Plan(s) is irrevocable.

Assignment of benefits to a viatical settlement company is not permitted under the Plan(s).

Conversion rights

To exercise your conversion rights, you must be enrolled in NonContributory and Contributory Group Life Insurance coverage at the time of the event that results in the loss of coverage. You must contact the insurance company within 31 days of loss of coverage under these Plans.

You may convert the entire amount of your current NonContributory and Contributory Group Life Insurance coverage. Premiums for the converted policy are determined by the insurance company and are based on the amount of coverage, your age and the type of plan you apply for.

Applying for the portability feature

The NonContributory and Contributory Group Life Insurance Plans do not have a **portability** feature.

Naming a beneficiary

To name one or more beneficiaries, you must contact DuPont Connection. You may name anyone you choose as your beneficiary. Your beneficiary can be one individual or several individuals.

If you want benefits to be shared among two or more individuals, you can arrange to have them share the benefit equally or according to a percentage of the total.

You may designate a beneficiary as primary or contingent. A primary beneficiary is the person you name to receive any benefits provided by the Plan if you die. You can name more than one primary beneficiary. A contingent beneficiary is an alternate beneficiary who receives your benefit if your primary beneficiary dies before you.

If you do not designate beneficiaries or if your beneficiary doesn't survive you, benefits will be paid in order to the first of the following survivors: your wife or husband, followed by your child or children (equally), followed by your mother or father (equally), followed by your sisters or brothers (equally), followed by your estate.

If you would like to assign your benefit, refer to the "Assignment of benefits" section.

The beneficiary you select for NonContributory Group Life Insurance will also apply as the beneficiary for the Occupational Accidental Death Benefit unless you designate a different beneficiary.

You may change your beneficiary at any time by contacting DuPont Connection and requesting a new beneficiary designation. You cannot change your beneficiary, however, if you assigned your benefits.

If you switch from Alternative Coverage to one of the other BeneFlex Employee Life Insurance options and do not make a new beneficiary designation, any beneficiaries that you previously named under the NonContributory and Contributory Life Plans will remain as beneficiaries until you make a change.

ERISA Rights

As a participant in NonContributory and Contributory Group Life Insurance Plans, you are entitled to certain rights and protections under ERISA. ERISA entitles you to:

- examine, at the Plan Administrator's office and other specified locations, including work sites and union halls if applicable, without charge, all Plan documents governing the Plan. These documents may include insurance contracts, collective bargaining agreements if applicable, and the latest annual report (Form 5500) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- obtain, after sending a written request to the Plan Administrator, copies of documents governing the operation of the Plan, including insurance contracts and collective bargaining agreements if applicable, and copies of the latest annual report (Form 5500 Series) and updated Summary Plan Description. You may be asked to pay a fee for the copies.
- receive a written summary of the Plan's annual financial report. The Plan Administrator is required by law to provide each participant with a copy of this summary annual report.

In addition to creating rights for Plan participants, ERISA imposes duties on the people responsible for the operation of the Plan. The people who operate your Plan, called "fiduciaries," have a duty to do so prudently and in the best interest of you and other Plan participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are several steps you can take to enforce your rights. For instance, if you request a copy of Plan documents or the latest annual report from the Plan and do not receive it within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the Plan Administrator's control.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack of decision about the qualified status of a domestic relations order or medical child support order, you may file suit in federal court. If Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees if, for example, it finds your claim is frivolous.

If you have any questions about your Plan, contact the Plan Administrator. If you have questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory. You may also contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Plan Sponsor

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

Other companies related to DuPont also adopt the Plan for the benefit of their employees from time to time. You can get a list of adopting employers and their addresses from the Plan Administrator.

Plan Names

This summary describes benefits for the NonContributory Group Life Insurance Plan and the Contributory Group Life Insurance Plan.

Type of Plan and Administration

The Plan is a welfare plan as defined by the Employee Retirement Income Security Act of 1974 (ERISA) that provides group term life insurance. The Company may have contracts with one or more insurance companies for the purpose of providing any benefits under this Plan.

Plan Administrator

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

Plan Insurer

The Prudential Insurance Company of America
290 West Mount Pleasant Avenue
Livingston, NJ 07039
Phone: 1-888-257-0412

Plan Sponsor's Employer Identification Number (EIN)

The EIN is 51-0014090.

Plan Number

The Plan number is 501.

Plan Year

The Plan Year is January 1 through December 31.

Source of Benefits Funding

The Company pays the entire cost of NonContributory Group Life Insurance. You and the Company pay the cost of Contributory Group Life Insurance.

Agent for Service of Legal Process

E. I. du Pont de Nemours and Company
1007 Market Street
Wilmington, DE 19898
Phone: 1-302-774-1000

CONTACTS

For Filing a Claim

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-775-5955
Online: <http://resources.hewitt.com/dupont>

For Appealing a Claim

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-775-5955
Online: <http://resources.hewitt.com/dupont>

For Providing Evidence of Insurability (EOI)

The Prudential Insurance Company of America
290 West Mount Pleasant
Livingston, NJ 07039
Phone: 1-888-257-0412

For Beneficiary Designations

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-775-5955
Online: <http://resources.hewitt.com/dupont>

For Review of Beneficiary on File

DuPont Connection
P.O. Box 1407
Lincolnshire, IL 60069-1407
Phone: 1-800-755-5955
Online: <http://resources.hewitt.com/dupont>

To Convert Your Coverage

The Prudential Insurance Company of America
250 Gibraltar Road
Horsham, PA 19044
Phone: 1-800-778-3827

DICTIONARY TERMS

The following terms are highlighted throughout the SPDs. In this section, you will find the definitions for these terms to help clarify their meaning and to provide information to better help you understand the provisions of your benefit plans.

After-tax paycheck deductions

Contributions taken from your pay after applicable federal, state and local taxes are withheld.

Appeal

A request for reconsideration of a denied claim. Either the Claims Administrator or the Plan Administrator reviews the appeal and decides if the claim's previous denial should be overturned. Certain appeals are governed by requirements set forth by the Employee Retirement Income Security Act of 1974 (ERISA), including how appeals are submitted and responded to, relevant time frames and responsibilities of the claimant, the Claims Administrator and the Plan Administrator.

Automatic enrollment

The Plan does not require the employee, upon becoming eligible for coverage, to make an election for coverage to begin.

Beneficiary

The person entitled to benefits if you or a covered person dies. You name or designate the beneficiary.

Company

The organization you work for and that provides your benefit program.

Disability

A condition that causes you to be unable to perform regular job duties.

ERISA (Employee Retirement Income Security Act of 1974)

This federal law requires employee benefit plans to disclose information about the plan to participants and establish claims procedures.

Evidence of insurability (proof of good health)

In some cases, the insurance company may require you to complete a medical questionnaire or have a physical exam to receive coverage.

Full-Service Employee

Any person designated by the Company as a full-time employee. Any employee who works at least 20 hours per week on a regular basis is considered a Full-Service Employee.

Grandfather Option/Grandfathering

The ability of an employee who participated in NonContributory and Contributory Group Life Insurance Plans, before the introduction of BeneFlex Employee Life Insurance in 1992, to make an election to retain the rights and benefits under those plans.

Lineal ascendant

A person from whom another is directly born, such as a natural parent to his or her child.

Lineal descendant

A person who is directly born of, or from children of, another, such as a child to his or her natural parent.

Lump-sum payment

A one-time payment of your entire benefit.

Monthly premium

The amount of money you pay each month for your benefit coverage.

Occupational accidental death

A death caused by, and as a direct result of, a sudden, external, violent and purely accidental means, sustained out of, and as a direct result of, employment with the Company.

Plan Year

The 12-month period, or policy or fiscal year on which the Plan's records are kept. The Plan runs from January 1 through December 31.

Pay (Normal Annual Earnings)

For purposes of these Plans, your pay is defined as your regular rate of pay without considering occasional or temporary variations from normal working hours, awards under special compensation plans or payments for relocation, severance or other special payments. It includes such pay as shift differential, regularly scheduled overtime and Sunday premium pay.

Portability

Subject to restrictions, the right to apply for similar coverage without evidence of insurability in the event you are no longer eligible under the group coverage.

Service

Your period of employment taken into consideration for your benefit eligibility and benefit amount.

Spouse

Your lawful husband or wife.

Summary Plan Description (SPD)

A legally required document intended to help you understand your benefits, how the Plan operates, how to file claims, and your rights and responsibilities as a Plan participant. It does not describe every feature in the Plan and it is not intended to be a full statement of the Plan documents.

Taxable income

Your total earnings that are subject to taxes, like base pay, bonuses, commissions and overtime pay.

Term life insurance

Provides you with pure death coverage equal to the face value for the period the coverage is paid for and effective. There is no cash, loan or paid-up value.

Total disability (total and permanent disability)

An injury or illness that prevents you from continuously performing every duty pertaining to your job or from engaging in gainful employment, as defined by the Company.

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