


RETIREE BENEFITS: 2022 ANNUAL ENROLLMENT

# Let's talk benefits.

Your Dow benefits are centered around you,  
helping you live a healthy and vibrant life.

The Dow logo is a red diamond shape with the word "DOW" in white, bold, sans-serif capital letters centered inside. A registered trademark symbol (®) is located to the right of the word.

**DOW**®

A photograph of a smiling couple standing outdoors. The woman has white hair and is wearing glasses and a grey jacket. The man is wearing glasses and a blue button-down shirt. They are standing next to a large green plant in a planter box. The background is a bright, slightly blurred outdoor setting.

Enroll November 1 – 16, 2021.

# You have flexible **Dow benefits...** make the most of them.

Start by being in the know, choosing what's best for you and using your benefits wisely throughout the year.

**Be in the know.** ..... *page 3*

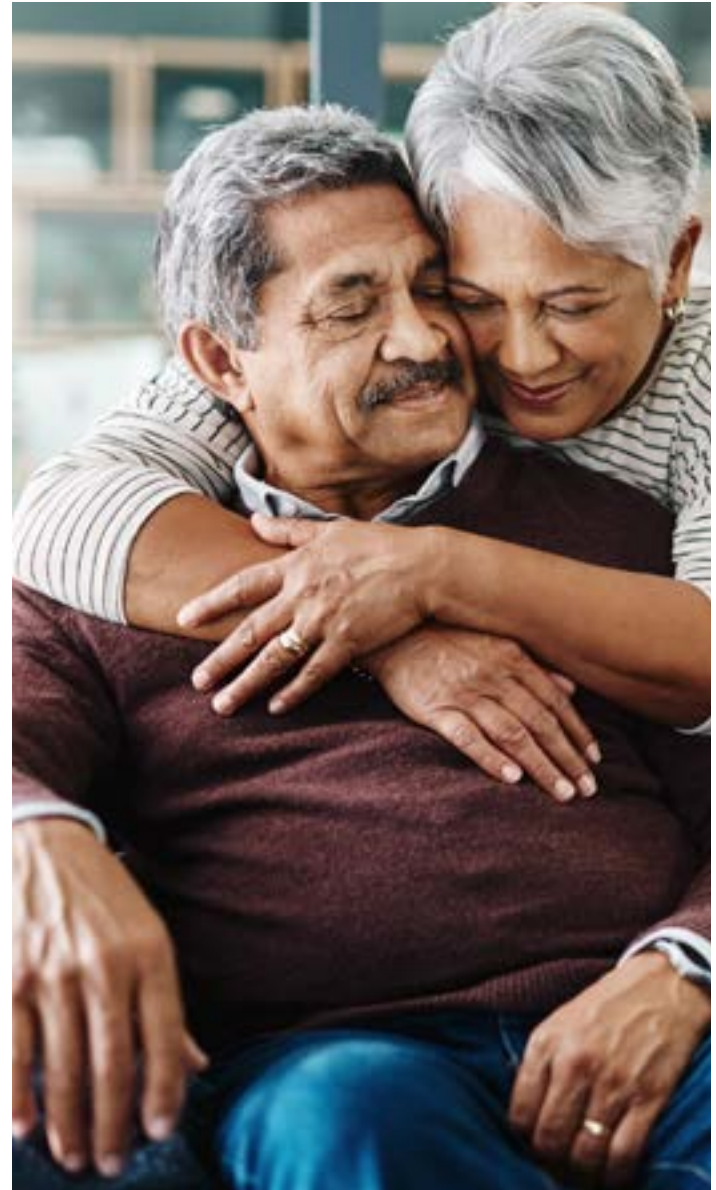
Learn about your options and what's new this year.

**Choose what's best for you.** ..... *pages 4 – 6*

Make your choices November 1 – 16, 2021, on the Dow U.S. Benefits Site at <https://dowbenefits.ehr.com>.

**Use your benefits wisely.** ..... *pages 7 – 8*

Make the most of your benefits throughout the year by considering quality, convenience and ways for you to save money.



## Helpful resources you can use.

**Benefits enrollment statement:** Shows your contribution amounts and automatic coverage for 2022 if you don't enroll. It will be sent via mail before enrollment.

**Dow U.S. Benefits Site:** Re-designed with you in mind (see page 4), providing information and an easy step-by-step process to help you choose your benefits. Go to <https://dowbenefits.ehr.com>.

**Online information:** Access general information about retiree benefits, programs and resources at [www.dowbenefits.com](http://www.dowbenefits.com).

# Be in the know.



Review your retiree coverage and what's new for 2022.

**New medical plan name, same great coverage.** We've simplified the name of our core plan available through Aetna. MAP Plus Option 2 is now High Deductible Medical Plan. While the name may have changed, what's covered remains the same.

**Prescription drug coverage under the High Deductible Medical Plan will transition to CVS for 2022.** While coverage remains the same, CVS will take on the administration starting January 1, 2022. If you enroll for 2022, you will receive a new ID card from Aetna that includes the CVS prescription coverage information (including plan number to use when receiving your prescriptions). If you are currently in the High Deductible Medical Plan, you should discard your prior ID card once you receive the replacement.

**Contribute even more to a Health Savings Account (HSA) in 2022.** If you enroll in the High Deductible Medical Plan and meet all the IRS requirements, consider opening an HSA. In 2022, you can contribute \$3,650 if you are in individual coverage or \$7,300 for other coverage tiers. If you are age 55 and over, you can contribute an extra \$1,000.

**New non-participating provider claims deadline begins January 1, 2022.** The deadline for filing non-participating provider claims will be 12 months from the date the service is rendered. Failure to file a claim within the deadline will result in a denial of the claim.

**Medical options remain the same, with contribution increases that vary depending on plan option and coverage level.**

**What's happening:** The overall claims experience within the Dow retiree population and expected medical expenses going forward directly affect what you pay for coverage. They also reflect general trends in rising costs for medical care, administration and related expenses. Caps that were previously set for retiree medical limit the amount the company pays toward coverage. This means any increases in plan costs add directly to monthly retiree contributions required for coverage.

**What Dow is doing:** Dow continues to seek ways to keep cost increases as low as possible, while maintaining high quality care and features important to our retirees. This includes:

- Negotiating with our medical carriers.
- Looking for ways to increase efficiency.
- Offering opportunities to access affordable health care (e.g., through Dow Family Health Centers).
- Providing resources to help individuals focus on prevention, healthy behaviors and overall wellbeing.

**What you should do:** Be sure to take the time to consider your medical plan choices carefully. If you have more than one option available to you, you could save money by choosing the most cost-effective plan for your particular situation. You can view costs that apply through the Dow U.S. Benefits Site.

You also may wish to explore options for coverage available outside of Dow, such as through the individual Health Insurance Marketplace. To learn more about options and compare those plans, go to [www.healthcare.gov](http://www.healthcare.gov).

As you use coverage throughout the year, we encourage you to look for ways to manage your costs effectively. Both you and Dow benefit when we succeed in keeping costs under control. See page 8 for other ways to save.

# Choose what's best for you.



Enrollment is your chance to elect coverage that works for you. Take the time to make thoughtful decisions.

## Checklist for enrollment

- Consider your situation.** Look at your options, factor in your health status and needs, and think about your preferences.
- Access enrollment.** Go to the Dow U.S. Benefits Site at <https://dowbenefits.ehr.com> during enrollment (November 1 – 16). Establish a new account if you haven't visited lately. Otherwise, take these steps:
  - Sign in with your username (which is the email you provided when registering) and password;
  - Complete the enhanced security by entering a verification code (follow the on-screen instructions). This helps to ensure your account and data stay secure.
- Make your choices.** On the Dow U.S. Benefits Site homepage, select the option to enroll from the top notification bar and follow the step-by-step process.

Once you make your choices, you will see an enrollment confirmation screen. This is your verification that your elections were saved and applied. You can print it for your records.

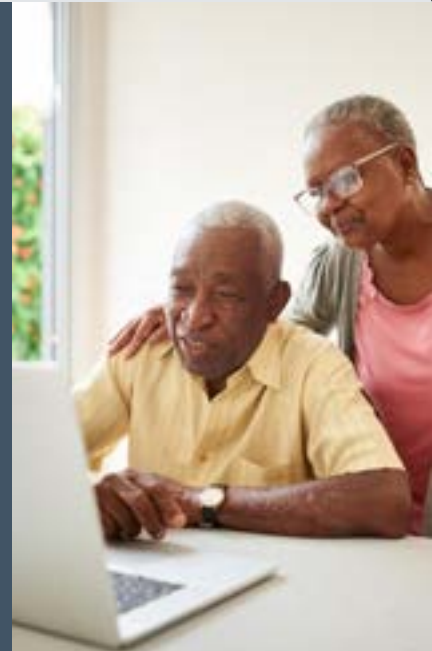
## Re-designed with you in mind.

The Dow U.S. Benefits Site (previously referred to as the Dow Benefits Enrollment website) has new features to help you choose the right options for your personal situation and get the most out of your Dow plans and programs throughout the year.

**Ready to make your choices?** The simple selection process will walk you through all the steps you need to take. Plus, you have quick and easy access to your pension account information (if applicable) and other resources.

**Have a question about your benefits?** Simply search key words or use the “Chat” button to get help from the interactive Virtual Guide.

**Need personal assistance?** The site makes it quick and easy to send a secure email message for help — or if you need more immediate assistance, you can connect with a service representative via phone.



- Review dependents and beneficiaries.** Remember to review and update your dependents (who have coverage under the plan) and beneficiaries (who receive a benefit if you die) as needed. You will need to provide proof of eligibility for any new dependents you add during annual enrollment.
- Verify your dependents are still eligible for coverage under Dow plans. Reminder: when your dependents turn age 26, they are no longer eligible for health care unless incapable of self-sustaining employment because of a physical or mental disability. They are also no longer eligible for life insurance unless physically or mentally incapable of self-support.
- If you previously selected child dependent life insurance but no longer have any children under age 26, be sure to update your election to “No Coverage” when you enroll through the Dow U.S. Benefits Site.
- Complete the spouse/domestic partner verification.** If you cover a spouse/domestic partner who is not yet eligible for Medicare, you must complete the spouse/domestic partner insurance verification process every year (even if you don’t actively enroll or change coverage) through the Dow U.S. Benefits Site. The system will walk you through the verification when you make your elections.

You must complete the verification even if you do not actively enroll or change coverage. In this case, you will be prompted to complete the verification. If not completed, your spouse/domestic partner will be removed from coverage.

## We’re here if you have questions.

Get in touch with the Dow Retiree Service Center who can help explain your options and assist with your enrollment. Call **(800) 344-0661**. (Select 2 for health insurance, life insurance and the Dow U.S. Benefits Site.)

**When to call the service center:** You have a question about benefit eligibility or coverage, need to verify/update information (retiree only), or are having trouble with Dow U.S. Benefits Site registration or access.

**If enrolling online, there is no need to call the service center to verify your elections.** Once you make your benefit choices, you will see an enrollment confirmation screen that verifies your elections were saved in the system.

## Other things to know.

**As you or your spouse/domestic partner approach Medicare eligibility, there are mid-year considerations to keep in mind.** The year you become Medicare eligible:

- You must enroll in both Medicare Parts A and B in order to maintain coverage and receive the maximum level of benefits.
- You will have new options to consider for Medicare supplemental coverage. This will replace your current pre-Medicare Dow coverage.
- Prior to your 65th birthday, you will be sent additional information about your options and action items.
- If you waive coverage as a Medicare retiree, you may not have the option to re-enroll.
- If you enroll in a non-company sponsored Medicare Part D plan or Medicare Advantage Plan (if applicable), your Dow coverage will be discontinued.

**Turning age 65 next year?** Watch for a postcard with items to think about as you enroll.



**If your spouse/domestic partner is also a Dow retiree (or employee), don't enroll for coverage twice.** You may enroll separately or one of you can carry the other as a dependent. If you enroll separately, your deductibles and out-of-pocket amounts will be calculated individually. In addition, only one of you can carry dependent children. This is also true if your spouse/domestic partner is a current Dow employee.

**Want to give others access to help you with your benefits?** To allow another person to access information about your plan/benefits, you must have an approved authorization on file. This approval allows the other person to receive information and speak to the Retiree Service Center; it does not grant them permission to actually make changes for you. A copy of the authorization form can be found at [www.dowbenefits.com](http://www.dowbenefits.com). You will need to submit the signed (and notarized) form to the following address:

Dow North America Benefits  
PO Box 2169  
Midland, MI 48641-9984

To permit another person to make decisions for you without the need for your approval, you need to submit a Power of Attorney (POA) to Dow that describes the powers you wish to give. Reviewing and processing a POA requires a minimum of ten business days. If you need a POA in place for this year's annual enrollment, submit the POA for review as soon as reasonably possible to this address:

Core Legal Practices  
Global Dow Center  
2211 H.H. Dow Way  
Midland, MI 48674  
(email: [fcorelp@dow.com](mailto:fcorelp@dow.com) | fax: (484) 638-6670)

# Use your benefits wisely.



Take advantage of the available resources now and throughout the year.

## Aetna One® Advocate

The High Deductible Medical Plan includes access to Aetna One® Advocate. It's a high-touch, high-tech premium experience that combines data with the expertise of highly-trained advocates. Aetna One® Advocate offers you:

- **Direct connection to a real person:** Access a dedicated team of individuals ready to help 24/7 through phone at **(888) 488-4488**, chat, email or text. Each time you call, you will connect with the same team of personal advocates.
- **Assistance with your health journey:** Aetna's personal advocates are there to answer your questions, help you navigate the health care system and make sure you get the care you need.

## Dow Family Health Centers

The Dow Family Health Centers provide high-quality, low-cost care for Dow retirees and their family members enrolled in a Dow medical plan (excluding individuals who are eligible for Medicare). Currently, Dow Family Health Centers are located in Collegeville, Pennsylvania; Houston, Texas; Lake Jackson, Texas and Midland, Michigan.

The Dow Family Health Centers provide primary care (e.g., consultations and physical exams, preventive screenings, immunizations, etc.), specialist referrals, and more.

## Healthy living resources

We believe in helping our retirees achieve and maintain optimal health. You are invited to participate in Dow's global health promotion activities and programs. This includes helpful tools, resources and programs that demonstrate Dow's commitment to the health and wellbeing of our entire Dow family.

## Retiree discounts

Dow is a major supplier to many companies who have extended their discounts on their products to Dow retirees. Check out the great deals on electronics, cars and more!

## Volunteer opportunities

We encourage all Dow retirees to become involved in their communities by lending their time, talent and expertise through volunteer efforts. Dow supports volunteer organizations such as: Big Brothers Big Sisters, Habitat for Humanity, United Way and more.

## Want to know more?

Visit [www.dowbenefits.com](http://www.dowbenefits.com).



## Consider life insurance extras.

**Funeral planning and discounts (available through company-paid life insurance).** Access to counselors and discounts on funeral services through Dignity Memorial. Visit [finalwishesplanning.com](https://finalwishesplanning.com) or call (866) 853-0954.

**Grief counseling (available through company and retiree-paid optional life insurance).** Receive help dealing with any type of loss (up to five counseling sessions per event at no cost to you). Call (888) 319-7819 or visit [metlifegc.lifeworks.com](https://metlifegc.lifeworks.com) (username: metlifeassist | password: support).

**Will preparation service (available through retiree-paid optional life insurance).** Offers assistance preparing or updating a standard will for little or no cost through MetLife Legal Plans. Call (800) 821-6400 (group number 11700).

**As a reminder**, optional, dependent life and/or company-paid life insurance can be waived at any time. This is an irrevocable decision. The amount that Dow pays over \$50,000 of life insurance value is reported as taxable income to you. Also, Dow offers optional life insurance at below-market rates. If you have this coverage, the difference between the fair-market value and the amount you pay (when combined with company-paid life insurance) is reported as taxable income to you (if it exceeds \$50,000). In addition, Dow offers Dependent Life Insurance so that you are able to access coverage at below-market rates. If you have Spouse Dependent Life coverage, the difference between the fair-market value and the amount you pay is reported as taxable income to you.

Contact the Dow Retiree Service Center or refer to the Summary Plan Descriptions (SPDs) available on the Dow U.S. Benefits Site and at [www.dowbenefits.com](https://www.dowbenefits.com) for more details about your life insurance coverage.

## Retirement Health Care Assistance Plan (RHCAP)

If you participated in the RHCAP while working at Dow, you can use it to help cover eligible Dow or non-Dow medical premiums (including premiums for stand-alone Medicare Part D plans) and Dow will match your funds dollar for dollar.

For additional information, go to [www.dowbenefits.com](https://www.dowbenefits.com) or contact WageWorks Customer Service at (877) 924-3967.

## How can you help keep health care costs in check? By making good choices.

This includes good choices for your health. Good choices when using your benefits. Good choices to manage your health risks.

What you do makes a real difference. Consider this:

- **Be a savvy shopper.** Find the best care options at the best price using tools available through your health plan.
- **Get virtual care anytime, anywhere.** Use telemedicine (if available through your health plan) such as Aetna's Teladoc. It's a lot like seeing a doctor except without the travel or wait time. Plus, it is typically at a lower cost.
- **Receive the right care at the right place.** If you are experiencing a true emergency, don't hesitate. Go to the ER. But if it's not a true emergency, consider receiving care through less expensive options, such as urgent care or your primary care doctor. And remember to use in-network doctors and facilities – it will save you money.
- **Ask about generics.** They're often just as effective, but much less expensive than the brand-name counterparts.
- **Be a champion of your health.** Staying on top of your health can help you avoid illness and injury. And a healthy lifestyle can help put you at your best.

These are some ideas to get you started – think about all you can do to make a difference for your overall wellbeing.



## Legal notices

Your participation in Dow\* medical coverage is subject to a number of legal requirements – on the part of both you and Dow. Some of these obligations are explained in further detail in this section. In particular, you are obligated to provide accurate and up-to-date information to Dow (see “Fraud against the plan.”) and you must comply with the applicable plan’s rules, including with regard to enrolling in coverage (see “Special mid-year enrollment provisions.” and “If you waive coverage prior to reaching age 65.”). In addition, Dow’s medical coverage must comply with various laws and provide you with various required notices. This section provides you with information about these legal obligations and requirements. Other legally-required documents and notices can be found on [www.dowbenefits.com](http://www.dowbenefits.com) and in the Summary Plan Descriptions for the company’s health and welfare plans.

**Fraud against the plan:** You are responsible for the accuracy of the information you provide to Dow. You should check to make sure you are in compliance with the spouse/ domestic partner of record and dependent eligibility rules of the applicable Summary Plan Description. Insurance fraud increases the cost of medical, dental, life and other benefits. If you file a statement or claim containing any false, intentionally incomplete or misleading information, or if you allow such a claim to be submitted on behalf of you or one of your dependents, or if you knowingly withhold relevant information from Dow, you will be responsible for the consequences. These consequences include, but are not limited to, (1) termination of coverage (either retroactively or prospectively), (2) reimbursement to the plan for payments made from the plan and all costs of collection such as attorneys’ fees, and/or (3) prohibiting you from enrolling in Dow benefits. The plan also may choose to pursue civil and/ or criminal action, and Dow may terminate your employment.

**Special mid-year enrollment provisions:** If you decline to enroll in medical coverage for yourself or your dependents (including your spouse/domestic partner of record) because you have other health insurance coverage, you may in the future enroll yourself or your eligible dependents outside of the usual annual enrollment period if you or your dependent loses eligibility for the other coverage or the other employer ceases to make employer contributions for the other coverage. In order to have coverage, you or your eligible dependent must enroll within 90 days after the other coverage ends. However, if you or your dependent declined coverage because of other coverage provided through COBRA, you or your dependent must wait until the annual enrollment period or until the entire period of coverage available under the COBRA coverage has been exhausted. A failure to pay COBRA premiums is not a loss of such coverage. An individual need not elect COBRA coverage under another health plan in order to use these special enrollment provisions. Proof of eligibility is required within the 90-day period.

If you have a new dependent as a result of birth, adoption or placement for adoption, you may receive coverage for yourself and your new dependent if you enroll in coverage within 90 days after the birth, adoption or placement for adoption. Proof of eligibility is required within the 90-day period. The date of adoption or date of placement for adoption, whichever is earlier, will be the effective date of coverage.

To request special enrollment or obtain more information, contact the Plan Administrator at the address provided in the Summary Plan Description.

\* Dow refers to the company and its subsidiaries that are authorized to participate in the benefit plans described in this guide.

**If you waive coverage prior to reaching age 65:** If you would like to re-enroll for coverage under a retiree medical plan sponsored by the company, you may do so during annual enrollment, and your enrollment will be subject to the following rules:

- You may enroll in company-sponsored coverage only if you meet the eligibility requirements.
- You may enroll in the High Deductible Medical Plan only if you are not eligible for Medicare.
- You may enroll in an HMO only if:
  - You were not eligible for Medicare and were covered under the High Deductible Medical Plan for the two preceding years; or
  - You submit proof at the time of enrollment of other health coverage provided through another employer or former employer, or proof of private individual coverage.

**Grandfathered health plan:** Dow believes that certain HMOs offered under company medical plans are “grandfathered health plans” under the Patient Protection and Affordable Care Act (PPACA), commonly referred to as federal health care reform. Contact the HMO directly or refer to the materials provided by your HMO if you want to know whether the HMO plan is grandfathered. Being a grandfathered health plan means that the plan may not include certain consumer protections of PPACA. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Dow Retiree Service Center. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at **(866) 444-3272** or [www.dol.gov/ebsa](http://www.dol.gov/ebsa).

**Women’s Health and Cancer Rights Act:** The Women’s Health and Cancer Rights Act (WHCRA) of 1998 requires notice that certain reconstructive surgery after a mastectomy is covered to the extent required by law. While each Dow medical plan provided coverage for such surgery prior to

the enactment of this law and may continue to provide this coverage despite being a retiree-only plan, this paragraph provides notice of rights under the law. If a participant receives benefits covered under the plan in connection with a mastectomy and elects breast reconstruction, the plan will provide coverage for:

- All stages of reconstruction of the breast on which the mastectomy has been performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance,
- Prostheses, and
- Treatment of physical complications of all stages of mastectomy, including lymphedemas.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. If you would like more information on WHCRA benefits, you may contact the Plan Administrator at the address or telephone number listed in the Summary Plan Description.

**Children’s Health Insurance Program Reauthorization Act of 2009:**

The Children’s Health Insurance Program Reauthorization Act – referred to as CHIP – was enacted on February 4, 2009. The purpose of CHIP is to provide funding for Children’s Health Insurance under Medicaid and State Children’s Health Programs. The Act provides special enrollment rights under the Health Insurance Portability and Accountability Act (HIPAA). You will be entitled to enter the company’s medical plans and/or disenroll from the company’s medical plans if you or a dependent are covered under Medicaid or a CHIP plan, and coverage is terminated as a result of the loss or gain of eligibility for Medicaid or CHIP coverage. You must request coverage no later than 60 days after the date eligibility is lost, or the date you or a dependent are determined to be eligible for Medicaid or a CHIP Plan.

Full CHIP details are available in the notice at:

<https://www.dol.gov/sites/dolgov/files/EBSA/laws-and-regulations/laws/chipra/model-notice.doc>

**HIPAA Privacy Notice:** You were previously provided with a copy of the HIPAA Privacy Notice. You may request a copy of this notice at any time by calling the Dow Retiree Service Center, or you can download a copy at [www.dowbenefits.com](http://www.dowbenefits.com).

**Medicare Part D:** Medicare-eligible retirees have the choice to enroll in a company-sponsored retiree medical plan (some of which are Medicare Part D plans) or a Medicare prescription drug (Part D) plan that is not sponsored by the company. When you become Medicare-eligible, if you enroll in Medicare Part D that is not sponsored by the company, you are not eligible to enroll in any retiree medical plan offered by the company. Company-approved Medicare Advantage HMOs, PPOs and the CVS SilverScript plan provide Medicare Part D prescription drug coverage that is as good as, or better than, the standard Medicare Part D coverage. See the Important Notice of Creditable Coverage, available at [www.dowbenefits.com](http://www.dowbenefits.com).

Enrolling in a private Medicare Part D plan may be a good choice if you:

- Are below 150 percent of the poverty level or if you are eligible for the Medicare low income subsidy (LIS),
- Don't have access to an employer-sponsored retiree medical plan (certain retirees are not eligible for company-sponsored coverage after they become eligible for Medicare), or
- Are covered as a dependent under your non-Dow spouse's medical plan.

**Summary of Benefits and Coverage:** A Summary of Benefits and Coverage (SBC) overview is available for each medical plan offered to pre-Medicare eligible retirees. The SBCs provide details on coverage using the standard format required under the Health Care Reform law. You may request a copy of the SBCs at any time by calling the Dow Retiree Service Center, or you can download them at [www.dowbenefits.com](http://www.dowbenefits.com).

**Your rights and protections against surprise medical bills:** When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. Additional details are at [www.dowbenefits.com](http://www.dowbenefits.com).

## Easy, online access to Dow retiree benefit details.

You can instantly access information in three simple steps:



1. Go to [www.dowbenefits.com](http://www.dowbenefits.com).



2. Click **"Retiree & Alumni."**



3. Select **"Learn More"** under Dow Benefits, Dow Corning Benefits, Rohm & Haas Benefits or Union Carbide Benefits.

*The brief summaries of benefits in this guide provide only general information. You should refer to the plan document and Summary Plan Description of the applicable plan(s) for a more complete description of a plan's terms. If there is any conflict between (a) the information provided in this document and any 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. Dow reserves the right to amend, modify, and terminate the plan(s) described at any time in its sole discretion. The descriptions in this document are subject to change based on the terms of the plan(s) and applicable law.*



Dow North America Benefits  
Ben Branch Center  
2511 East Patrick Road  
Midland, MI 48674

PRESORTED  
FIRST CLASS MAIL  
US POSTAGE PAID  
MIDLAND MI  
PERMIT NO. 16

Pre-Medicare Retiree

**Annual enrollment: Choose your benefits November 1 - 16, 2021.**